Will Millennials as Pioneers in Cooperative Housing Define the new Affordable and Adequate Way of Living?  
The case of Athens, Greece

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Publication Date: 2017-07
Permanent Link: https://doi.org/10.3929/ethz-b-000237131

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Will Millennials as pioneers in cooperative housing define the new affordable and adequate way of living?
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Abstract

This research thesis is aimed to examine a new housing problem of the younger generation in Greece. They find themselves in a difficult position of earning insufficient incomes, or being unemployed and therefore not being able to have access to housing. Home ownership is not an option for them, due to heavy taxation that accompanies it and rental prices are still unaffordable for a big part of the population. In fact the ratio of income to housing rental price is almost the same. On top of that, examining the housing stock of Greece we observe that in the centers of many big cities such as Athens, Thessaloniki, or Kalamata unused buildings exist, being left unrented or unsold, due to lack of collaboration between their owners. 96% of them are situated in Athens city center and therefore it is used as a case study of this research. Potentials need to be found for reusing the empty stock and motivating the owners, starting from the smaller scale and moving towards the greater image. In this point, the European successful idea of cooperative housing is proposed as an alternative affordable and sustainable solution for the millenial's housing problem in Athens. It could solve the abandoned buildings issue, provide job opportunities for the residents, revitalize local neighborhoods in the city center and offer adequate housing in lower prices than the current real estate market. Bottom – up initiatives and group synergies from the citizens will act as the beginning of this process and cooperation will the authorities will be necessary at the point of a new legal framework needed to support the cooperative. The research gap that has been found, of studying cooperative housing in Athens for the millennials is empirical and new, as only practical efforts are being performed at the moment. Definitely, this is a study directed to solve the problems of an initial target group, but if the pilot model becomes a success other proposals might come up for different target groups.
Acknowledgements

I would firstly like to express my sincere gratitude to Prof. Dietmar Eberle for his outmost support at my work. His unique and careful guidance has been the most important trigger for the development of this thesis and the deepening into housing research. He consistently allowed this work to be my own, but steered me in the right direction whenever he thought I needed it. Through our discussions he revealed to me a whole new architectural world, taught me the significance of looking at the greater picture and therefore helped me evolve both personally and professionally.

I also would like to thank Dr. Marie Antoinette Glazer for giving me the opportunity to be a part of an international academic environment and attend significant conferences she has organized with experts from all over the world. Moreover, I would like to thank Dr. Jennifer Duyne Barenstein, for sharing her expertise in research methodology, which helped me strengthen my research question. Especially, I would like to thank my supervisor Dipl.-Ing. Georg Precht for sharing his housing knowledge and helping me organize this research thesis. Also, I thank Prof. Jacques Blumer, Prof. Christian Schmid and Dr. Anthony Bozanada Fuchs for supporting me with very useful comments regarding my project.

I also feel urged to thank Prof. Yannis Aesopos and Associate Prof. Athanasios Spanomaridis at the University of Patras for their substantial support during my research and diploma thesis respectively and for helping me in my effort to be part of such a distinguished polytechnic school as ETH. Furthermore, I have to thank Eleni Kamari and Aristides Kordas for letting me part of their architecture offices and therefore learn realistic facts about housing in Greece, which triggered the initial interest for this MAS thesis.

At this part I would also like to thank the experts who have helped me collect valuable information about the cities of Athens and Zurich and shared their knowledge with me: Lefteris Papagianakis, Yannis Mariantis, Yannis Ermolopidis, Philip Klaus, Andreas Hoffer, Panagiotis Antoniadis, Constantinos Theodorou, Maria Kalogeropoulou, Maria Vlahogianni.

Finally, a very big part of this thesis would not have happened without the extreme help and support of my closest friends and relatives: everyone who answered my online questionnaire, Elisavet, Marilena, Giorgos, Andreas Tsiopianitis, Nikos Tsiopianitis, Dimitris Simos. Of course, I always thank my sister Chrisanthi and my parents Maria and Giannis for their immense support in everything that I want to do.
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Introduction

Contextualization of the housing problem in Greece

Key words: unoccupied buildings, millennials, social economy, affordability, cooperatives

Nowadays, the crisis affecting Greek population has spread, along with social exclusion. It is important to state that the housing problem of the younger generation has its roots on unemployment and insufficient incomes, rather than a dysfunctional housing market. Citizens are no longer in a position of covering their basic housing expenses and this situation has obvious negative results in lower and middle classes.

In particular, as far as the basic policies in the housing sector are concerned, Greece, like most southern countries, has a history towards homeownership. People tended to turn towards acquiring their own houses, as a safety net and a core of sociability. However, as a result of the financial crisis housing prices and rents have become unaffordable for a big part of the population. Not only vulnerable groups, but also former middle-class citizens are facing difficulties paying their mortgages. On top of that, the protection of the first residence is being lifted and families can loose their homes to the banks, due to “red” loans. In Greece two out of five people spent more than 40% of their income in housing. Therefore we conclude that the need for affordability is crucial in this context.

The financial crisis has had important impacts in the social factor, with regard to unemployment, inequalities and poverty risk. According to the Greek Statistic Authority, Greece had the highest unemployment rate in all European countries, 27% in 2013, followed by Spain. Unemployment is growing at a very fast rate and affects mostly young people. For instance, at the same year (2013) unemployment rate was 48% in young people aged between 15-29 years, most of whom are educated at a higher level.

The State along with the current social welfare system is in no position of satisfying the imperative needs of inadequately housed people. Inequalities and homelessness are prevailing and thousands of refugees are in need of immediate shelter. The needs of these vulnerable groups are urgent and should be addressed as efficient as possible. However, within the context of this thesis we are going to focus mostly on the younger generation’s housing problem. As it is also going to be analyzed in the conclusion, young people are the enthusiasts who can bring changes. In our case cooperatives could also be a future solution for the problems of vulnerable groups.

Consequently, as it has previously been said this thesis examines the household’s situation and define the ones, which are mostly deprived, and more particularly the problem of their younger members. We notice a very high unemployment percent

1 For example: “unemployment, inequality and high taxes.
2 “Is the first residence protected in Greece? After 2017 radical changes will occur as far as loans are concerned.” personal writing from 06-10-2016.
3 Due to insufficient facts about the exact numbers of refuges coming to Greece, it is difficult to make a scientific research about it. Hopefully in future research when more information is available, prospects about them could be made, as it is defined a very important issue.
4 In Switzerland and other countries many cooperatives grant a small percentage of their apartments to refugees and immigrants, with less economic capability and immediate housing needs.
Keeping this idea in mind, we identify the housing potentials offered by housing cooperatives in European countries, where they are an excellent, economic, alternative solution compared to the higher real estate market prices. Specifically, in countries suffering from an economic crisis such as Greece, cooperative models could play an important role, as they offer low-cost housing, working collaborations and new opportunities. The type of social cooperatives also caters for the needs of people at the risk of poverty or social exclusion. In our case cooperative living would be an adequate, affordable solution for the deadlock problem of millennials generation, so that they can successfully enter the housing market. Examples from other countries should be analyzed, in order to identify the most ideal ownership status for them (temporary ownership in a shared ownership, case studies from Spain, Switzerland, France).

However, the existing State support and cooperative legislation in Greece is insufficient. There is a history with regard to cooperatives, as a form of working collaboratively between people to distribute the profits equally and produce more. The fields of interest were mostly agricultural and rural, as this is the geomorphology of the country. The first law for these cooperatives was established at 1915. After the First World War, when many Greeks arrived from Turkey the first Agricultural Bank has opened and the agricultural cooperatives begun to have real power and fame in the world. With the enforcement of new law amendments they started to become politically dependent and then they faced huge debts, which led to deterioration. As far as housing cooperatives are concerned, at the year 2012 there were 545 enterprises with 120.242 members. (Nasioulas)

In 2011 a steering committee was appointed to develop social economy policies. Its focuses were mainly promoting financial support for stakeholders and analyzing the building capacity. However, they did not take into account the need for establishing a common system, which would represent all the legislation from every local cooperative. There are still many obstacles towards this direction, such us the lack of understanding the meaning behind cooperatives and social economy and the difficulty in funding and financial support of them. In 2016, as will be analyzed further on the social and solidarity law was initiated, which is thorough, but only at the beginning.

Finally, the research gap this thesis is meant to cover is empirical and new. Many studies have been performed around the subject of cooperative housing in general and for specific target groups. Particularly, this research thesis aims to study the idea of cooperative housing for Greece, a research without a specific foregone, as it is a relatively new project for the country, with only empirical, practical efforts being done. Specifically, the proposal will be for the needs of the millennial generation, as they find themselves in a difficult position, with no sufficient incomes and capability to enter the housing market by themselves. This is only an initial try, as in the future research proposals might come up for other target groups. The reasons this thesis is focusing firstly at the millennials will be stated later on and evolve mainly around the ability of younger people to adjust faster to new ideas and adapt easier to different lifestyles.

and especially amongst young people aged between 15-35 years. They cannot afford to get into the ownership market and rents are very high compared to their economic capabilities. On top of that banks are not eager to giving them housing loans as they are not considered stable and have low incomes. They are the referred to as the millennials and their situation is similar in all southern countries of Europe (in Spain millennium). They are forced to live with their parents until an older age and therefore seek affordable solutions for low cost housing. They prefer tenancy so that they are more flexible in moving around.

Regarding specific facts and figures, in Greece the relation of income to housing rental price is almost the same, abnormally compared to other successful countries. In particular, the national minimum wage in Greece at 2016 is 680 euros per month, as we can confirm from the chart of minimum wages, January 2016. (ELSTAT) On top of that, the national average rent for a three-room apartment in the city center is approximately 470 euros per month. Therefore we conclude that rents are not affordable, especially for young people who are only relying on their wage to pay for their homes and in most cases they have no income at all.

The impossible situation in which they are, becomes even worse, considering the deep recession of the construction sector and the housing market, which makes access to housing hopeless. Unoccupied dwellings being unrented, or not sold, or waiting for demolition, or simply being unused, exist all over Europe. According to Eurostat in 2011, there were 3 regions where the number of unoccupied dwellings rose by 50%. Almost half of these were in Greece and then Spain and Croatia followed. Specifically in Athens city center, the financial crisis has had obvious impacts in the building stock. Due to the lack of money from the state, buildings that belong to the public sector have been abandoned. The cost of renovating and conserving them is not covered by the state.

“From 2008 until today at least 1210 buildings have been abandoned, with 96% of them situated at the municipality of Athens.” [Vasopouco, 2013]

These big buildings (sometimes even 8 floors) that once housed government agencies now remain unused and are degrading. Most sensitive groups of people with emergency needs such as refugees have occasionally used them as shelter, while others are being conquered by marginalized social groups of people (drug addicts etc.). Therefore many questions arise about their reuse: What is the latest update for each building? How is it going to be reused? What are the consequences of their abandonment economically and socially? (in terms of neighborhood degradation)

Does the State intend to allocate certain vacant buildings to private associations, so that they maintain and use them in their way? Their abandonment is an immediate result of the housing crisis. The problem in renovating them is of course the cost, but also the lack of coordination from the government, who tends to disagree strongly about the fate of these buildings.

There is a need for the legislation to change and be more supportive to the owners, so that this will act as an incentive for someone to get into the procedure of maintaining the old structures. Potential need to be found for reusing the empty and abandoned housing stock, starting from small-scale properties and moving on to a greater program of low-cost housing.
1. Propose affordable housing solutions for the deadlock-housing problem of the millennials. Cooperative living systems offered as an alternative.
2. Drawing conclusions out of the Greek urban space, identifying the housing needs and examining the existing infrastructure.
3. Defining the social, economic and demographic characteristics of the millennials.
4. Granting deep understanding of cooperative housing term and framework, while challenging it.
5. Investigating the history of cooperative organizations and social economy in Greece.

Which could be affordable, adequate housing solutions for the millennials in Greece?

Sub questions
1. Could cooperative housing be an adequate, affordable, sustainable solution?
2. How can a new, viable cooperative model for young people in the Greek context be introduced?
3. Which ideas and values can be learned from European models?
4. How can the conditions of revitalizing the unused buildings in Athens city center be created?

The deadlock affordability problem of Athens millennials needs to be perceived under the scope of revitalizing the vacant buildings in the city center, by considering alternative lifestyle solutions through cooperative housing models.

This research thesis follows a parallel procedure of study:
Initially in chapter 2, cooperative housing comes as an alternative solution for their housing affordability problem. It is therefore being analyzed at the beginning of this thesis, in terms of finding out the basic organizational ideas and collective actions happening in other countries. On top of that, introducing it from the beginning is crucial, as cooperative housing is a relatively new idea for Greece and not many people are familiar with the idea. Specifically, examples from the city of Zurich are used, as there is a long tradition of cooperation going on.
Introduction

At the same time, in chapter 3 the housing market of Greece is examined to determine the problems that exist. Realizing that possession of property has become a burden, the target group with the biggest problem is identified. Therefore in chapter 4, the millennials income, social, economic and housing problems are analyzed and appropriate solutions are researched. 

Coming back to the housing problem of Greece, it becomes more specific and is operationalized for the case of Athens city center in chapter 5. Empirical field research is performed, along with primary data collection to understand the greater image. 

In chapter 6, all the data presented so far are being interpreted, so as to introduce a feasible proposal for housing the millennials in Athens center, in relation to a cooperative way of living. Finally, in chapter 7 a conclusion of the whole thesis is made, triggering points for future discussion.

Method of Research

The methodology of this thesis includes analysis, result and comparison of statistics analysis, for the same space that in our case is Greece. Therefore, the method of investigation is cyclical, while the initial hypothesis is always challenged in the end. 

Independent variant: millennials 
Dependent variant: cooperatives 

A triangulation methodology is used for the research process. The beginning of the research starts by a qualitative method of defining the background, the context and the housing problem. At the next level, the field broadens and the idea behind cooperatives is being examined. Here it is important to notice that the context level is studied in parallel time with the cooperatives background.

Analysis diagram 

To conclude, a solution is proposed for the case study of Athens and the situation is interpreted through looking back, challenging, comparing and analyzing. Therefore, the method of investigation is cyclical, while the initial hypothesis is always challenged in the end.

The timeframe involves the current situation in Greece, so empirical field research is necessary, as the bibliography in many cases does not cover today. Research in case studies of the past and historic, economic, and social analysis is crucial. The research question is answered through literature-based sources and knowledge withdrawn from interviews with experts. 

Primary data are collected and all kinds of texts are being evaluated, in terms of elaborating on the working hypothesis. There are numerous sources used, such as library catalogues, databases, online journals, portals, conference papers, surveys etc. Also previous researches with relevant research questions are being studied, in order to define the existing gaps of research and determine what can be covered. 

The data collection is based on quantitative surveys, which are evaluated in order to select the most appropriate for the case. After the most relevant data is obtained, they are classified through mapping. Therefore conclusions regarding the Greek urban space and its parameters are easier to withdraw.

Finally because the topic is contemporary, field research is required in order to grasp the complete image of the situation. Specifically personal interviews, research to Greek archives, collaboration with institutions and group synergies are performed. An online questionnaire completed within the research is considered a scientific sample, as almost 800 answers were received. It is valuable for making scientific estimations regarding the main research question, which is mainly empirical.
The need for affordable housing in Switzerland

Cooperative housing is an action form that results from a collective and always collective, a small group of people* who have a common dream for society. What differs according to each case, are the actions, the practices and the ways that these people decide to express their ideology. A collective is based on “we” as an unbreakable, experiential and conscious unity, which exceeds many opportunists’ “Ivy”. It is based on the common identity of individuals, arising as a result of a proper educational process, which promotes the group over the individual. (Kraftwerk1)

In Greece the educational system does not prepare children adequately, in order to learn the ideas of collaboration and solidarity, from an early age. Nevertheless, the situation in which the country has come in the recent years, has led many people to search participatory activities, which promote the common interest. 2008 was the crucial date on which the most changes in the country occurred. Then started the people’s self-organization to claim better conditions. Initially recording of the different groups was missing, but today we have reached a good enough point that promotes the communication between them and enriches their actions. The general idea is common, but the actions are imaginative and quite different. The goal is to pursue the commons, the common good within the greek urban space, through the process of participation. It is the people’s need to claim a better life quality, become leading characters and change their lifestyle bythemselves.

Cooperative housing is an action form that results from a collective and always appears to cover a need that has arisen at the moment. A very characteristic example is the case of Switzerland that is going to be analyzed in the next subchapter of this thesis. There the fundamental problems which existed and wanted to be addressed through specific ways of habitation, are the high rent prices and cost of living. So they managed to achieve a smooth coexistence and alongside the sharing of costs*, which attracts a lot of people in this lifestyle. Each cooperative constitutes a separate entity, with its own ideological orientation, which does not cease to cooperate parallel with other collectives. Cooperation is necessary and promotes the proper functioning of all groups. (Becker, 2015)

Ownership

From what has been already reported, cooperatives work based on a shared ownership model. Each person who wants to participate can become a member of the community and own a share of the whole project. The initial amount of money he has to give depends on many factors, such as the cooperative’s statute, the individual’s income status, etc.

Membership

There is no defined number of members in the cooperative, but as J. Blumer rightly stated it “there is no community with less than 100 elements”. In Zurich there are big cooperatives with 500 people like Mehr als Wohnen* and smaller ones, like Kraftwerk1 and Kalkbreite.

“It’s not a magical number: it means somewhere between 450 and 800 persons. You need several hundred persons to sustain a collective infrastructure… It is known that communities of up to 150 members can function informally, so if you want stable institutions that are free from interpersonal favoritism, you need larger units that enforce clearly defined structures to function. Social units of 500 allow for some healthy anonymity and guarantee a high degree of diversity of personalities, qualifications, talents and inclinations. If you base some of the internal life on voluntary work, more people make it possible that almost everybody finds an occupation she/he likes. Smaller communities risk instability, larger ones will generate a bureaucratic overhead and make collective and democratic decision-making clumsy. Imagine those assembled!” [Hans Widmer]

Management

Each cooperative has different rules that are set in the beginning of discussions but usually there is a managing board elected by the residents. They are responsible for decisions regarding common spaces, maintenance, etc. On top of that, monthly group discussions take place where everyone is welcome to participate and speak his mind. In most cases they do not prefer voting and try to reach an agreement and keep everyone happy through conversation. Also, each cooperative acts individually but collaborating with others at the same time, under the umbrella of a national management organization.

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* Cooperatives express the ideas of social economy and shared ownership. These are terms that are deep in the local tradition, but can be learned through educational processes and workshops.
* From the website of the Mehr als Wohnen cooperatives.
* From the website of the Mehr als Wohnen cooperatives.
* From the website of the Mehr als Wohnen cooperatives.
* From the website of the Mehr als Wohnen cooperatives.
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* From the website of the Mehr als Wohnen cooperatives.
Frequent questions

According to H. Widmer, there are many questions raised in the beginning of a cooperative process. However, as he states these should not be answered from the start. These involve worries about the financial support, legal issues, tensions within the community, political pressures etc. As the project evolves, these questions are going to gradually be answered. Another important issue he explains is that cooperatives are legally open institutions and therefore anyone can apply to become a member with no discrimination. Deciding who to accept in another procedure, different in each case. At this point it is crucial to mention, that everyone is free to leave the cooperative at any point and take back his initial shares.

Advantages

One of the most important needs that a cooperative could cover is to provide adequate and affordable housing to vulnerable groups of people. It gives the opportunity to people with lower incomes to enter the housing market and get a share in home ownership. Moreover, in economic terms cooperatives can achieve economic benefits within a community and better value for money for housing. (FOCHOL)

Within a cooperative people learn the values of right and respect towards the others. They participate in a community and take responsibilities by managing and establishing their housing situation by themselves. In other words, they are responsible for their own future and take matters in their own hands. Through collective discussions and processes the value of democracy is promoted not only in the smaller scale of the cooperative, but also in a broader picture of the society. In order for this procedure to happen successfully though, the members need to be regularly educated through workshops and other collective processes.

Cooperatives are essential for neighborhood development as they mostly include social activities and public spaces. These act as meeting points where the residents interact socially and also local residents from the neighborhood can gather there and spend quality time. On top of that, as the common space is collectively owned, members of the cooperative tend to care and invest more to it. They want to create a quality environment to improve their daily lifestyle. In a sense of community the individual can face more problems than alone. He can address daily concerns such as childcare, employment, education, fun and safety.

Finally, cooperatives are a new way of living in the future. Through their networking, cooperative associations can be proven much more resilient in times of crisis in terms of replacing lack of social welfare.

Disadvantages

Neighborhood living has always the danger of tensions between the residents. “How do we build a community without tensions and misunderstandings? No one really knows. There are always tensions and conflicts, and that’s why we (NeNa1) have a mediation commission in our by-laws. The mere existence of such a commission can avoid conflicts. The best way to avoid misunderstandings is to define clearly what the cooperative wants and to make sure that people know, what they’re getting themselves into.”

When people have full time jobs they do not have the time to participate in every collective project. “There are now bigger cooperative projects – like Mehr Als Wohnen12 where 1400 persons live. There you find a guesthouse for 20 persons. There are also initiatives to link up with farmers and to create a more comprehensive food logistics. If the economic pressure increases the resources for collective enterprises could shrink. If you have to work full time, you’re not going to help in the shop in the evening or to work on the fields of our agricultural cooperative orto15. Everybody will have to look after themselves, conviviality and cooperation will shrink…” [Hans Widmer, bolo’bolo]

According to FOCHOL, another disadvantage is that it takes time and money to make people commit. Everyone has to fully understand the future project of housing cooperatives if they are to get involved and as it is a relatively new procedure for Greece a lot of time will be needed for informing the locals. Moreover, the members have to be energetic in the cooperative procedures and take part in the discussions. If they do not participate enough, the cooperative’s success will be endangered and mistrust will start to emerge in the inner circles of the community. Without mutual interest and cooperative spirit, rivalries and intrigues are going to dominate in the society’s affairs.

As far as the economic aspect is concerned cooperatives are non-profit organizations. Therefore, in a bad case scenario people can loose interest in collective activities, as they would not in their opinion earn sufficient money from them. At this point it has to be stated that actions such as managing the hotel of a cooperative, or a shop at the ground floor, are not compulsory and in most cases the residents who choose to take part receive a respective income. Finally, securing the collateral loan that is needed as the initial capital of the cooperative can be a big challenge. First of all the country must be in a position to provide it, which is not the case for Greece, or otherwise alternative funding methods need to be found.

11 See the chapter 2.2.2.4 Neighborhood relations
12 See chapter 2.2.2.4 Self-determined housing
13 ‘News’ is a self-managed village cooperative producing high-quality food, fair working conditions and sustainability. A network of German community kitchens that are based on the initiative spirit for local business, community gardens, etc. The initiative of the cooperatives is in German: http://www.orto1000
14 ‘Neins’ is the name of Kreuzlingen, see chapter 2.2.2.4 Self-determined housing
Finally, in the case of Swiss cooperatives there are special financial instruments, which are being used. Their purpose is mostly to temporarily replace missing funds, reduce interest rate charges, increase external financing and provide subordinated mortgages. Specifically, the organization Wohnbaugenossenschaften Schweiz provides financial advice for new and existing cooperatives. They give specific consultations about new construction, renovation and purchase and organize the financial bookkeeping of existing housing cooperatives. Their assistance is extremely valuable to non-profit developers, who can face real challenges in real estate or land building projects.

The main purpose of these financial instruments is to increase durable, low-cost housing in terms of non-profit space. Firstly, there is the Fonds de Roulement (FdR), which provides building cooperatives with funds in the form of low-interest loans for the construction, renewal and purchase of cheap rental properties. Also the Foundation Solidarity Fund of Housing Cooperatives Switzerland, is an important fund, covered mainly by volunteering contribution from member associations. It is mostly similar to the FdR, but gives the opportunity to cover a wider range of cooperatives. In 2008 the Solinvest Foundation took place, by Swiss Housing Cooperatives and the Solidarity Fund Foundation. Their main goal is to promote acquisition, construction and maintenance of housing by non-profit housing developers and increase their housing stock. The foundation may participate in co-operatives with equity and subscribe for shares or equity capital. Then, there is EGW, which provides non-profit making residential owners with bond loans. Finally, the Mortgage guarantee association of Swiss construction and housing cooperatives (HBG), is a Swiss cooperative, which financially supports its members by granting subordi-
Cooperative housing

Cooperatives are a whole philosophy of life. Particularly for Switzerland a big percentage of its economy is defined by cooperatives. There are many types of cooperatives, rural, banking, housing...

D.E: Do you know the biggest cooperatives you visit probably every day in Switzerland?

M.X: No, I couldn’t imagine…

D.E: They are Coop and Migros…

Migros

It is currently more than a food company, it is a symbol. The basic principles it stands for are: social capital, cooperative society, Migros culture, education for all, renouncing the sale of alcohol and tobacco and services on favorable terms. (Migros Genossenschafts Bund) The Migros Cooperatives together with the Migros Cooperative Federation in terms of their greater idea also offer a lot of cultural projects. Therefore the Migros Cultural Center was created, providing for the fields of culture, education, society, leisure and business. (Migros Culturprozent) A characteristic example are the Migros Club Schools, providing knowledge in a variety of fields all around Switzerland. (Migros Genossenschafts Bund)

Coop

Coop Group has a very big history of 150 years. It started as small consumer cooperative and is now active in retail, wholesale and production. (Coop Annual Reports, 2016) It has 2.5 million members and is divided in 6 regions.

Facts and figures

In Zurich there are 6 big cooperative organizations, which all function autonomously and at the same time under a national umbrella. In 1907 a referendum developed, stating that the City of Zurich had to provide cheap and healthy housing to the people. In Zurich there are 125 cooperatives, legally independent and the city cannot influence what they are doing with housing. They are learning together, providing for the lower middle class, reinvesting profit and lowering the rents. (Hoffer, 2017)

According to Boudet, there were 3 basic reasons arousing cooperatives:

• Housing shortage
• Actions of the young
• New dynamism of municipal policy

Zurich has an extremely tight housing market, with only 0.22% vacancy in 2014. Of a total of 210,000 apartments in the city of Zurich, ¼ are non-profit and belong to the city, foundations, and housing collectives. (Hugentobler, 2016) Most of the people are choosing renting over home-ownership and therefore it is obvious why housing cooperatives play such an important role in the people’s lifestyles. They provide additional communal living space and give opportunities to people with lower incomes to find adequate housing. (Glazer, 2016)

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"How do we want to live in the future? This is the question that inspired the project More than Housing. (Mehr als Wohnen)” [Hugentobler, 2016]

Mehr als Wohnen is difficult to analyze, as it is more than just a cooperative housing project, it is a whole philosophy of living together. It is a vibrant, dynamic place, where you can perceive how a city development works. It provides density for the people that came from rural areas and help them live comfortably in the city environment. (Hoffer, 2017) Therefore in this research thesis we are going to focus only on the most important facts that favor the research question.

Firstly, the land of the complex belongs to the City of Zurich and the cooperative rents it from them. In 2008 the City of Zurich set up a competition, in which 100 architectural offices have sent their proposals and finally 26 were chosen to design the area of Hunziker Areal. All the proposed housing structures aimed for a neighborhood, a mixture of living and working and sustainability in terms of the 2000-Watt society. Social density was the target, in order to bring life in the streets and squares. Before the houses were built urban discussions have taken place, to define the changes and adaptations that were needed. It is important to mention, that Mehr als Wohnen could make the choice of being located in a more far away area, as it is consisted of 50 cooperatives. Only one cooperative could not have taken the risk of moving so far from the city center. It’s a matter of joint forces and shared risks. (Hoffer, 2017)

In the central housing complex the first floor consists of guesthouses, which are rented and bring profit to the cooperative. On top of that, 20% of the apartments are subsidized by specific organizations. As far as the hotel is concerned, the reception at the ground floor acts simultaneously as an information center for residents and visitors. Clever ideas about exchange of goods have been developed there, such as the notes “Ich suche”, “Ich biete”. Reception acts as a hub, arranging services for the residents, such as laundry, parcel delivery, reservation of common rooms, seminar and music rooms, etc. The concept of the commons is expressed by the whole idea of the guesthouse and particularly by the seminar room, where common gatherings are taking place. (Hoffer, 2017)

Participative neighborhood development

“The really big contribution here is actually generating more life in the neighborhood. The second one involves using different residential forms to dissolve the rigid family orientation of the traditional dwelling and create the possibility of other forms of social organization. The third is the economic dimension: relatively low housing costs.” [Eberle, 2016]

The English translation is More than Housing. German term is used in terms of familiarizing with the local culture.
Mehr als Wohnen is a symbol of the young cooperatives coming together with the old ones. (Hoffer, 2017) The neighborhood character is intensified through the commons commission, which is elected by the residents and develops a special character according to general interests. On top of that, there are neighborhood groups, which consist of at least five people and make decisions having the common good in mind. (Sprecher, 2016)

Project “I – We – Everyone”

The common project is developed as a part of the communal garden in the Hunziker Areal. Children get to participate and learn through procedures of cultivating edible and tasty plants. The theme of the garden is “From I to We to Everyone” and is helping children understand the neighborhood spaces and take this experience back to their families. This is how a network of actions is developed, where people cultivate their plants and get to know one another in the process. (Tausendpfund, 2016)

Living and working

Within this live quartier, people like to live, work and enjoy their free time. (More than Housing mission statement) There is a mix of population living in the area, such as families, immigrants, students, etc. As an origin there are over 65 nations living there. The housing typologies are designed accordingly, so that people can have their private space and at the same time get the chance to socialize in open, common areas. Hence, the upper floors of the 13 building units are mostly of residential character and the common ground space is devoted to commercial activities. For instance there are childcare facilities, a school, a restaurant, shops, beauty salon. In fact at the beginning residents tried to enforce resilience, in an excessive degree; they wanted the local groceries store instead of Migros, an initiative that in the end failed. Also, lots of residents had an interest for music so rehearsal rooms and much music started to appear. Moreover, a repair shop exists for local needs. Finally, no cars are allowed in the area, only electric bicycles. (Hoffer, 2016)

Self-organization

“We ask the residents not to ask us, if they want to change something” [Hoffer, 2017]

Affordability

Lower rent is a fact and it varies 10% more or less, according to the following factors about the apartment:

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th>2.2.3 Renovation of old buildings by local initiative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Height</td>
<td>Orientation</td>
<td>Size of terrace</td>
<td></td>
</tr>
</tbody>
</table>

Participatory actions

Das Dreieck, is a very successful example of a Swiss cooperative. The reason it is being mentioned in this thesis is because part of the housing complex was not new, but renovated from old buildings with initiative from the local residents. (2 new buildings were added)21 It is located in an area with commercial and residential activity at the same time, with a lot of public transportation in proximity. 22 What makes it so special is the fact that it was a result of the residents actions against the competition entry of the project23, which indicated only new buildings for the area.

“Das Dreieck became a symbol of and the impetus behind changes that took place in a section of Zurich, which had been long neglected: a change that did not purely focus on driving out the previous residents and existing variety use and structure, but rather on maintaining and reinforcing the growing social fabric.” [El Khouli, 2012]

Squatting

All of the buildings of the complex were purchased by the City of Zurich in 1970 and their plan was to revitalize the area by demolishing the old buildings and creating new ones. The residents protested strongly to this, as they wanted to be part of the planning and resulted in squatting the empty buildings. Attention was drawn by their actions and in 1988 they formed “Das Dreieck Association”, to get informed about the current developments. Architects started designing taking into consideration the residents needs and finally they came to an agreement with the City of Zurich and started renovations. In 1996 “Das Dreieck Collective” was formed and for 2 years they were saving for the capital to build. When the renovation works started, many residents found jobs through them. 24 As for those who were evicted, they were temporarily housed in the empty buildings until the renovation processes were over. (Drexler, 2012)

“Merging the old with the new in regards of design is the most impressive architectural aspect of the Dreieck.” [El Khouli, 2012]
Working and living

A very important aspect is that Dreieck is a vital part of the neighborhood and not a separate unit. Ground floor stores play their role in the living-working mixture:

• The guest room is offering reasonable income in the cooperative
• The community center room serves as daily lunch area and can also be rented.

Affordability

What is important to mention in this part of the research is the financial support created for the project. On the one hand it was founded by The Foundation for Building Affordable Housing\(^\text{25}\) and on the other hand, inhabitants have developed their own self-building firm to reduce the building costs. (Komljen, 2013) Therefore, Das Dreieck is providing affordable housing in a city where the rental prices are relatively high. The rents were 15.3 chf / m\(^2\) in 1996 and were reduced 5\% more until 2010, still remaining lower than the average prices in the area, 17.5 chf / m\(^2\). (Drexler, 2012)

“It’s a catalyst for the development of an entire neighborhood; its alive, it expands, it provides new perspectives and it creates new offers. Das Dreieck actually gives rather than just taking less away” [El Khouli, 2012]

| 2.2.4 Self-determined housing |

“Kraftwerk1 was a cooperative that showed it aspired not to a form of accommodation for poor people but to self-determined housing. Democracy, co-determination, participation and self-organization were important themes.” [Hugentobler, 2016]

Notes from discussion with Philipp Klaus\(^\text{26}\)

M.X: What was the ideology with which Kraftwerk1 began? Was it the first attempt for cooperative housing in Zurich?

P.K: The original spirit from which it started is summed up in one phrase: Mehr als Wohnen, More than Living. Of course we are not so big like Mehr als Wohnen, we belong to the smaller cooperatives here in Zurich. At the beginning, 3 people gathered and shared their ideas about how the world should be, Andreas Hoffer, he is an architect his office is back here, Martin Blum and Hans Widmer, you know who wrote Neustart Schweiz.

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25 As we will mention later in this chapter, the project is to renovate the abandoned buildings of Athens city center, into a new neighborhood, inspired by the principles of a cooperative way of living.

26 Dr. Philipp Klaus is an economic and social geographer specializing in culture and creative industries in the cities. He studied Geography, Sociology and Ethnology at the University of Zurich as a student. After that (1989-1990) he worked in various planning offices on questions of urban development, regional politics and ecology. In 1993, together with Reinold Wolff, he founded the INURA Zurich Institute. For more detailed information: http://inura.ch/team/cvPHK.html
Cooperative housing

M.X: Was there any political action involved? How was the location selected?

P.K: Yes, it was highly political. It started with the New Left movement, which affected Zurich in the 80’s. You know the talks about communes, claiming the civil rights, affected by hippies, flowers and all. The liberation movement was the first to introduce urbanities, because previously the cooperatives were located at the countryside . . .

Economic aspect

As far as economic support is concerned, Kraftwerk1, acted as a project developer for the settlement in Heizenholz. Specifically, 74% of the project costs came from regular bank loans, 10% came from the co-op associations mutual savings bank (which holds deposits from the members of the cooperatives), 8% was from the future tenants financial contributions, 7% was financed through low-interest loans from the association for community-oriented housing developers and only 1% from the city of Zurich. The amount asked from the future tenants rose up to 15,000 chf per 35m2. Of course, special rent reductions were provided from the co-op solidarity fund, for people with low incomes, resulting in the total rent being almost 30% lower than the current market prices. (Kraftwerk1)

Participation

Participation played a very important role in the opening of the second settlement. It was crucial that some members of the first settlement decided to move to the second one and share their experiences. Without this voluntarily participatory process, the ongoing progress and creation of new complexes is almost impossible.

M.X: What was the original need that the creation of Kraftwerk1 wished to cover?

P.K: They tried to make Zurich not boring! At the time Zurich used to be very boring and through all the actions organized, they gave life to the city. Sure there was also the need for affordability. We still manage to keep the share amount and rent below the average market price.

M.X: Which were the actions of the collective before the creation of Kraftwerk1? How do you perceive the meaning?

P.K: In the beginning these 3 people gathered in Rote Fabrik, the old factory and started talking. There were many discussions for months. For example every Sunday in Rote Fabrik we showed movies, movies about very interesting social matters and more people heared about it and started to come . . . When talking it’s important to respect the minorities and not only listen to the loud people with the great ideas, and not so great sometimes.

M.X: And how were the final decisions made, through voting?

P.K: We don’t generally prefer voting, it’s not very personal. We acted a lot with concession and referendums to decide . . .

M.X: On what do you believe is the connection based between the collectives here in Switzerland? Is it different from Greece and different in each country?

P.K: Look, there are difficulties in living this way, it’s not easy, but the common thing is the culture, the culture of living together. Here in Switzerland we have it a lot and we learn it from an early age. In every country it’s different and in Greece people are interested, but they don’t yet know many things about the idea.

M.X: So if I want to become a member, what exactly do I have to do? Is it obligatory to agree with the ideology of Kraftwerk1?

P.K: It’s not obligatory to be engaged in the common activities, but it’s kind of expected. First you should pay the share and become a member and you can come to the meetings and events. Then you apply for an appartment, but the biggest problem is space. We don’t have so many flats and the demand is very high . . .

M.X: Ok so the demand is high, but how do you decide who is accepted? Is it based on priority?

P.K: There are some rules based on which (or not) we decide whose going to get accepted. Anyone can apply, but they have to match a little bit with us. We prefer to have a balance, like if we have a lot of young people, we will invite some older to keep stability . . .

M.X: Do you have common spaces that are rented out to exterior businesses?

P.K: We have a kindergarden, where we pay teachers for day keeping the children. Also, we rent the restaurant space and 2 or 3 people are working there. And myself, I rent my office from the cooperative (INURA Institute). It’s like being an owner and a renter at the same time. Also there is the guest room, which works kind of like a hotel . . .

2.2.5 Collaborations between Zurich and Athens

M.X: Do you believe there is a possibility of cooperatives application in Greece? Under which conditions?

P.K: When we were at the workshop in Venice, together with Dimetra, we asked the Greeks what they think about cooperative housing and most seemed interested. At the beginning they thought it was social housing, it’s not totally different, but it’s not. So that’s why we brought them here and showed them around the small cooperatives and how they work . . .
Cooperative housing

Cooperative organizations and conferences: collaborations between Zurich and Athens

It has to be stated that there are many ongoing actions of collaboration between the two cities, but in this thesis only some are mentioned, after personal field research and communication with experts from them.

INURA Zurich & Athens

INURA is an international network of people, who are organized together, conducting research for neighborhoods and cities. It is mainly consisted of local people, activists and researchers who are willing to participate in joint research. The INURA Zurich Institute was established by Dr. Philipp Klaus. They are mainly working at a conceptual level for urban and district planning in the current reality. Urban research, empirical social and economic research in areas of social development, economic transformation, culture and housing support are only some of their basic fields.

MAZI Project

MAZI project means together in Greek and it is devoted to promote networks of DIY actions.

NetHood Zurich

This organization aims at working together with local people and finding solutions for their needs. It is involved with DIY actions, cooperative housing initiatives, community support agriculture and others.

“Co-housing practices: Inventing prototypes for Athens”

This action was organized by Co-Hub Athens, NetHood Zurich and INURA Zurich & Athens. MAZI Project and the Association of Greek Architects supported it. The workshop took place in the Greek Pavilion, Giardini, at the 15th International Architecture Exhibition La Biennale di Venezia, 2016. During its process Co-housing practices for Athens were discussed, with the aim to develop viable, cooperative models for Athens.

32 MAZI: http://www.mazizone.eu
33 Information received from NetHood official site: http://nethood.org
2.5 Evolution of cooperative forms in Greece

2.5.1 Rich cooperation past

Concept

The idea of cooperative housing is very new to the Greece. In Mediterranean countries and especially in Greece, buildings are mainly owned and express the core of the family. Nevertheless in the recent years of crisis, the payment of property taxes became particularly unbearable for much of the population, resulting in the need of a new form of residence. Cooperative housing could solve several of the Greek people’s problems, provided that it will adapt to their needs and habits. It’s theory is successful, in countries such as Switzerland, where there is existing education and knowledge about this habitation model.

Hospitality

These groups that will be formed, in order to succeed, must be based on some instinctive social and cultural characteristics of the Greeks, which will make the participation in them easier. The main feature of the Greeks, especially from ancient Greece, is a sense of hospitality, whose patron was Xerxes Dias.10

‘Hosting’ rooms

Given the above, it is very important that the type of cooperative dwelling that will be implemented in Greece, includes as a proposal the idea of hospitality. Initially, it can be studied and discussed in the various collectives and then applied in the context of housing. Certainly, there are different ways that can this can be done, either profitable or not. Ideally a small number of rooms, is usually offered to tourists, in order to collect some money that can cover some of the shared expenses of the cooperative. Also, if residents wish and decide it together, they could spare some free rooms in vulnerable groups. Specifically in our country where there is a large concentration of immigrants, some of them could be accommodated free of charge in 2 or 3 rooms of the cooperative and in return the residents would receive a subsidy from EU funds.

Agricultural Cooperatives

In my opinion and according to the data I have collected, most Greeks have inside them the ideas of companionship, sociability and neighborhood. This began from the old days, when the neighbors in the villages exchanged frequent visits and cared about each other. Also they used to exchange handmade goods, so as to overlap the problems. When he returned to Nafplio, which was back then the capital of Greece, he gave potatoes free to the villagers, who were suspicious and conservative for anything new and threw them away. Kapsodias, however, knowing well the mentality of his compatriots and imitating Frederick the Great of Prussia and Primatea of France, who had performed similar tricks, penned the place where potatoes were stored and assigned guards throughout the day and night. However, he had instructed them not to guard properly on purpose and let villagers steal potatoes. So within a week there was not a single potato left.

Thinking this example and in relation to the results of the sample studied, we understand that introducing a new concept in this country can be challenging and most commonly the first reaction expected will be negative. As we have seen however, this should not act as a discouragement, as all it takes is a little time familiarizing and appropriate informing in advance.

2.5.2 Existing relevant legislation

“Cooperative legislation in Greece is very weak with a dysfunctional general cooperative law in civil cooperatives, an agricultural cooperative law to be overhauled and a new social cooperative law, which has many shortcomings.” [Cooperatives

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10. The concept of hospitality in ancient Greek gods is the “father of gods and men” who rules the gods of Olympus. He is the god of sky and thunder in Greek mythology.
Europe & KAPA Network, 2015] Therefore we can understand the need for a general cooperative law, to cover all cases of cooperatives, urban, agricultural and housing.

The first law that existed was n. 602/1914 and through it the cooperative concept was introduced in Greece. It was an attempt from the State to organize agricultural cooperatives and small landowners. However, it was soon overpassed and agricultural cooperatives started to develop their own policies. (Nasioulas, 2012)

Then came the foundation of the Agricultural Bank of Greece, replacing the National Bank of Greece.

Figure 27 Cooperative banks in Greece

<table>
<thead>
<tr>
<th>Entity</th>
<th>Founded</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooperative Bank of Theseus</td>
<td>1994</td>
<td><a href="http://www.bankoftheseus.gr/">http://www.bankoftheseus.gr/</a></td>
</tr>
<tr>
<td>Cooperative Bank of Chania</td>
<td>1993</td>
<td><a href="http://www.chaniabank.gr/">http://www.chaniabank.gr/</a></td>
</tr>
<tr>
<td>Cooperative Bank of Lezvos &amp; Limnos</td>
<td>1995</td>
<td><a href="http://www.lezvosbank.net/">http://www.lezvosbank.net/</a></td>
</tr>
<tr>
<td>Acheloos Cooperative Bank</td>
<td>1993</td>
<td><a href="http://www.achbank.gr/">http://www.achbank.gr/</a></td>
</tr>
<tr>
<td>Parkidia Cooperative Bank</td>
<td>1994</td>
<td><a href="http://e.parkidabank.gr/">http://e.parkidabank.gr/</a></td>
</tr>
<tr>
<td>Cooperative Bank of Western Macedonia</td>
<td>1991</td>
<td><a href="http://www.bankofwesternmacedonia.gr/">http://www.bankofwesternmacedonia.gr/</a></td>
</tr>
<tr>
<td>Cooperative Bank of Kalamata</td>
<td>1990</td>
<td><a href="http://www.kalamatabank.gr/">http://www.kalamatabank.gr/</a></td>
</tr>
</tbody>
</table>

Foundations

| Banking Cooperative of Attica (Athen) Piki | 1983 | http://www.synnisim.kost.forthnet.gr |
| Banking Cooperative of Athens "Athanaki Piki" | 1998 | N/A |
| Banking Cooperative of Attica "Athanaki Piki" | 1998 | N/A |
| Banking Cooperative of Attica "Athanaki Piki" | 1998 | N/A |
| Banking Cooperative of Attica "Athanaki Piki" | 1998 | N/A |
| Banking Cooperative of Megara | 1999 | N/A |
| Banking Cooperative of Megara | 1999 | N/A |

N.A. owned by cooperative entities

| Parnitha Triada SA | 2001 | http://www.parnithiasbank.gr |
| Venizela Telekma | 2001 | http://www.venizelabank.gr |
| Union of Greek Cooperative Banks | 1995 | http://www.ee.gr/ |

Social and solidarity economy

A very important law that has been developed in 2016, is “Law 4430/2016 on Social and Solidarity Economy”, to support the numerous cooperative production units and social solidarity structures that have developed within the economic crisis. In terms of the law the previous actions are named “Social and Solidarity Economy” and refer to:

- Cooperative forms of products and services that develop in the local market economy context
- Voluntary individual actions aiming to replace the lack of State welfare and cover imperative social needs, which are organized in a local level and at the same time claim more governmental support and social participation.

The actions of these groups are based on democratic and equal procedures, separating themselves from the profitability of the private market. They aim for sustainability, protection of human rights and covering local, social needs. Altogether, they are a powerful factor for participatory, democratic organizing and lack of discriminations. Their internal organization is based on:

- Democratic decision making processes
- Equal work distribution and administration
- Provision of equal or slightly different incomes
- Minimum distributed profits

Of course the action of the Social and Solidarity Economy, is also part of an international network in Europe and Latin America, where they have proved to be more resilient than the private market and diminish economic and social inequalities. In Greece although people have been biased against cooperatives, in the modern context where a big percentage of young experts have been forced to move abroad, unemployment is a reality and private – state provision are absent, the social economy movement could be a viable solution for fair economic development. Specif-

36. Founding of PASEGES.
37. See previous chapter about agricultural cooperatives and how they failed.
Cooperative housing can mobilize social resources so as to create new job opportunities in a stable way, not affected by external crisis and providing economic safety.\(^{39}\)

Figure 28 Cooperative entities by law in Greece

<table>
<thead>
<tr>
<th>A. Cooperative entities of the Social Economy in Greece</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entity</strong></td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>Civil Cooperatives</td>
</tr>
<tr>
<td>Agricultural Cooperatives</td>
</tr>
</tbody>
</table>

Since the crisis beginning, many job positions were lost and it has become even more difficult to find a job. Croatia, Greece, Hungary, Spain and Portugal are the most difficult countries for an individual to seek a job opportunity. Specifically for Athens, 90% of the citizens totally disagree with the statement that it is easy to find a job in their city. (Figure number 34) From the data displayed in Pelagidis’ writings, we notice that during the years 2010-2013, the number of unemployed people rose up by a million, including the young people who cannot enter the workforce and the elderly ones who walk out early. (Figures number 32, 33) Apart from employees, crisis and unemployment also affects in a very high level, freelancing professionals. High taxation is becoming a big burden for them and they don’t have the respective amount of work, in order to earn money and be able to make a decent living. This reality has hit hard the Greek society, which used to be all about the small personal businesses, many of who are being forced to declare bankruptcy now.

Lower salaries

Even for the people in employment, the salaries are extremely low, not enough to cover their needs and expenses, resulting in the loss of any life quality. Within the time frame of 2009 to 2014 there has been a significant decrease to the basic daily salary one receives, from over 50 euros per day to almost 30 euros in 2014. (Figure number 35) The announcement of a minimum wage in 2012 has not been of help either in the process. “… it needs to be stressed, that the minimum wage clearly was a binding constraint for employment at the onset of the crisis, the flexibility introduced in 2012 predominantly accommodated the fall in incomes and prosperity that had occurred during the 2010-2012 period, and therefore the argument remains intact that in 2010 structural reforms in product markets and the business environment ought to have been promoted more aggressively, as labor market reforms.” [Pelagidis, pp. 167]

However, labor cost changes do not reveal the real situation as far as the total employee compensation is concerned. The truth is that wages continue to be far lower than European averages, as shown in Figure number 36w, they were 43% lower in 2013. Also, from 2009 to 2013 there has been a reduction of 15% in the legal compensation per employee in Greece.\(^{41}\)

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39. Information sourced from “Explanatory review - Social and solidarity economy and development of its institutions and other provisions”, published in 2016 by taxheaven.gr

41. Pelagidis T., Mitsopoulos M. [2016], Who’s to blame for Greece? Austerity in charge of saving a broken economy, UK: Palgrave Macmillan

41. From Pelagidis writings, chapter “Why did the forceful internal evaluation fail to kick-start?”
3 Specifically for the care of young children there are municipal day-care centers, nurseries (for ages between 8 months and 4 years) and kindergartens (for ages between 4 to 6 years). Apart from these there are also private institutions responsible for children care. Although there are no official data for the numbers of children being absorbed in these schools, from scientific estimations we reach the conclusion that the needs being covered by the existing schools are only 4% for children up to 3 years and 65% for children up to 6 years. At the same time private institutions cover only 2% of children up to 5 years. Also the previous numbers do not agree with the official targets set by the European Council concerning the existence of municipal day-care institutions. “The suggested target for 2010 was to cover 90% of the required positions for children older than 3 years up to the age of compulsory school entrance and 30% of the required positions for children under the age 3.” [Petrakis, pp 147]

Family care model

This exchange of services between family members is described as the family care model, which caters for the dependent members, financially and emotionally. Within the crisis it has been proven many times that it can act as a lifeline for deadlock economic problems. However, when everything depends unilaterally to the family, it can result being unhealthy for the society and the individuals independence. The solution can be found somewhere in the middle of the Mediterranean countries strong family model and the northern European countries youth independence and State provision. [Petrakis, 2012]

Families replace the State

In Greece, due to the lack of State support and social welfare, people have learned to take care of each other within the core of their family. This exchange is greater than the close family members and most of the times it reaches a bigger network of connections and relatives. This network tries to cover for various needs not covered by the State, such as kindergarten and elderly homes. Usually the case is that the older members of the family, grandparents, take care of the young children and when respectively they need help, their children assist them. Moreover, people are trying to cope with the high unemployment, through developing family entrepreneurship, so as to provide work for everyone. Through these processes social coherence is increased and trust is build within the citizens. [Petrakis, 2012]

From information received by Eurostat, the Greek household with children that are in serious poverty were 28,3% in 2013, compared to 18,7% for the other European countries. Following high percentages are found in the households with one parent and children (37,2%), or with both parents but 3 or more children (31,4%). These indicators prove that income sources are not enough to support the family members and the dependent children, making the role of family networks even more important. [Petrakis, 2012]

Figure 29

<table>
<thead>
<tr>
<th>Births</th>
<th>Deaths</th>
</tr>
</thead>
<tbody>
<tr>
<td>11,214</td>
<td>6,919</td>
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<table>
<thead>
<tr>
<th>Figure 30</th>
<th>Household by number of members (2011)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>68,4%</td>
<td>22,1%</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Figure 31</th>
<th>Fertility indicator in Greece</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>2012</td>
</tr>
<tr>
<td>Fertility indicator</td>
<td>1.33</td>
</tr>
<tr>
<td>Birth rate</td>
<td>1.34</td>
</tr>
<tr>
<td>Low birth rates are a reality for most of the Mediterranean countries since 2018. Demographically speaking, Greek population has decreased from 11,06 million in 2013 to 10,59 million in 2014. According to Tsimitakis, it is the first time that we have reduction of GDP per capita and fertility at the same time. People are feeling insecure financially and therefore they are deciding to start a family later in their lives, or even not at all. Specifically from 2009 and after, Greek women are having 1,1-1,3 children, a very low rate compared to the normal 2.2. It should be noted that the economy of the country goes towards improvement, still it might not be enough for the population to grow, as it has already reached very low levels.</td>
<td></td>
</tr>
</tbody>
</table>

Households

As far as the constitution of marriage and families is concerned, Greeks are traditional. In the year 2011, almost half of the Greek population (5,364,763) were registered as married. (ELSTAT, 2011) However, after 2014, there have been a lot more civil marriages and contracts, a fact raising skepticism. Nevertheless, we should not consider this as a change in culture, as more economic incapability is the cause. Having a child is not anymore a simple case for Greeks, as they have to consider all the relative burdens, such as family over taxation, increasing costs of life, lack of collective care facilities, etc. [Tsimitakis, 2015]

Women not being part of the labor market

There is also another reason for the low birth rates, found in the article of Perpi- rakis. This has to do with a lot of women not being part in the labor market. Specifically, in 2015-25% of the people (1,5 million Greeks) were unemployed, amongst whom 29,4% were women. In the current Greek reality women have the biggest number in OAED records, as they have become more informed and active in job seeking.

Families raising their children twice

The fact that people are deciding to have a child later in their lives, mostly at the age of 30, or 31 for women has an impact to their parents. In Southern countries, families raise their children until 18, but they continue to support them until they start their own families. Consequently, it is a financial burden for them to do it for another 10 years, as an alternative means to tackle unemployment. Other measures need to be taken by the State and in the same time considerations for social benefits are necessary.

4 History shows that the only time the Greek fertility indicator was 2.1 was in 1981. Since then the indicator has dropped and in 1981 it was 1.5 which is the limit to show low fertility and after that it started to drop further. Only in 2004, when the country hosted the Olympic games and the economy was in better levels, did the indicator climb back to 1.5 until 2010.

5 Most of the households consist of one (1,061,547) or two (1,218,466) members, as indicated in figure number 30.

6 Official survey from Kathimerini newspaper indicated that in 2014, 4 in 10 women decided not to have children in favor of keeping their jobs. [Petrakis, 2016]. In the workplace women receive big pressures before and after giving birth and sometimes they are even forced to claim voluntarily quitting their jobs. On top of that maternity leaves are few and sometimes non-existent and many cases were women are pressed to agree not becoming pregnant in the future in order to secure their position. However, this is a phenomenon applying also in other countries of the European Union, where 4 in 10 women have decided to have one less child, so as to avoid jeopardizing their careers. [Tsimitakis, 2015].
Figure 32: Employment and unemployment (thousands of persons)

Figure 33: Total employment to population ratio, Euro area & Greece

Figure 34: Is it easy to find a job in...

Figure 35: Average gross wage per day (euros)

Figure 36: Normal compensation per employee (thousands of euros annually)
In Southern European countries there is a strong tradition of home ownership and family sense. Specifically in Greece, Spain, Italy and Portugal the basic characteristics are the high ownership rates, the lack of social housing, the strong family relationships supporting home ownership and the self-management in finding a house. This regime of home ownership was established in Greece after the end of the Civil War (1949), when the economic boom of the country started. This meant automatically bigger incomes, more savings and therefore more properties. The phenomenon was even more enhanced, through the rapid urbanization, which led more farmers living in the countryside, to buy a house for their children to study in the city. As a result family properties grew and were passed on as an inheritance from one generation to the other and accumulation of wealth became an overall condition. (Emmanuel, 2012)

The extended home ownership rate is a personal process in Greece. The State lacks provision of subsidies for loans and therefore mortgages became a solution. In this case the role of the family is very important as the bonds between the members are very strong and they continue to help each other through the financial difficulties. They act as a significant part for supporting the property assets, as they pay for each other's taxes, with the goal of keeping their property as a safety net. This is also another reason why people insist so much in having something of their own, in terms of legacy. For instance, in the older times and sometimes even now, a father was supposed to give his daughter a dowry in the form of a real estate property, or land. So, having this capability is what gave him pride as the head of the rather patriarchal Greek family. (Emmanuel, 2012)

Home ownership rates

At the year 2009 in Greece home ownership was up to 80%. (figure number 38) An interesting fact according to EU-SILK and mentioned in Sabaniotis study, is that in the year 2010 only 22.8% of the total population stays in rental housing. In a questionnaire performed in 2015 by them, it is also proven that the Greek people purchased property as a safe investment for the long-term future. According to Trade Economics, the Greek home ownership rate is expected to showcase another fall, at 72% by the end of 2020. (Sabaniotis, 2012)

Mortgages and liens

In the modern context of Greek society, the inhabitants are facing the reality of many properties, ending up to auction, as a result of non-payment of their debts. These properties could belong either to private individuals who have taken a loan to acquire them, either in to the Greek public sector that may be exorbitant. In the first case, the people may have taken a mortgage or business loan and the bank requires to subscribe for it, lien mortgage on their property, in order for the bank's requirement to be more assured. As a rule, property liens, are reconceived with the application of interim measures and even consensus, as the bank requires the consent of the customer to give him the loan. The lien is almost identical to a normal mortgage, where when it is not paid on schedule, the debtor is under custody awaiting trial and will become execution of final judgments or drafts. If this is not met the opposite side can to move on to confiscation of the property that had been entered as collateral for the loan. If the invincible gets into auction, then everyone can participate and claim it. The banks have the advantage in these cases, as they make sure to keep up to date quickly on what comes out in auctions.

The purpose of each mortgage is to satisfy the mortgagee in relation to any creditors. In the opposite side can to move on to confiscation of the property that had been entered as collateral for the loan. If the invincible gets into auction, then everyone can participate and claim it. The banks have the advantage in these cases, as they make sure to keep up to date quickly on what comes out in auctions. (Emmanuel, 2012)

The study of Sabaniotis indicates the big recession in interest rates for residential mortgages, 3.77% in 2012. There were various reasons responsible for this situation, with the most important ones being the intense competitiveness amongst banks in the 90s, the inflation. As we can understand the low interest rates and the will of people to invest their money in private, real estate property, have caused a big demand for housing loans. People started to become skeptical towards housing loans. However the increase in mortgage lending was already high. The balance of the mortgage in 2000 was 11.2 billion euros (9.2% of GDP) and in 2011 reached 78 billion euros (36.2% of GDP). In the euro area, respectively, in 2000, the balance of housing loans was 1875.8 billion euros (28.5% of GDP) and in 2011 had reached 3784.3 billion euros (40.1% of GDP). Thus, the deviation from the corresponding level of the euro area is now small. (Hardouvelis, 2012)
The loans that are characterized red or non-serviceable are those in which the borrower does not pay neither the capital nor the interest. If he has the possibility of paying only the interest, then his loan does not yet fall to the previous category. Currently the banks are looking for alternative ways of managing their red loans, as they recognize the difficulties in the collection processes. The measures taken by the State at 2015 have not worked and neither does the idea of diversifying threats as a method of debts payment. Also the insolvency framework, voted from the parliament does not work, as only micro-debtors are benefiting from it. Therefore in 2017 the banks are awaited to delete debts with total value more than 3 billion euros and as estimation for 2019 they could reach 14 billion euros. This procedure will start from the older red loans, which have been terminated by the bank more than two years ago. With the ongoing economic crisis going deeper, banks are convinced that they should provide long-term solutions, which will last longer than 2 years. This is also determined by European mechanisms and the failure of all the previous measures. Only an example is that of the debts requiring new setting 44% have been settled with short-term solutions and only 33% has been settled with long-term procedures. (Tsotri, 2017)

Management companies for red loans

The ‘haircut’ of loans is considered a taboo issue for the banks, so specific management companies are being created to deal with this problem. The first one is named Cepal and was launched in the Greek market by Alpha Bank and the Spanish bank Aktau, which in 2016 was acquired by the Norwegian bank Lindorff. The company starts with a portfolio of 1.5 billion euros, from which 50-60% are collateral loans and the rest are non-serviceable loans. 

Future estimations

In 2017-2018 almost 100.000 cases regarding the Katseli law 9 are expected to be brought to trial. The debts referring to them are almost 18 billion euros and will take a very long time period, if even they are going to be settled, considering the bureaucracy in Greece. According to statistics almost no one achieves full debt relief and one in three applications (35%) is being turned down for substance reasons. The biggest percentages (65%) manage to arrange their debt, by deleting part of the payment and settling the rest in due time.

9. From an analysis of past due exposures that banks have, it occurs that loans:
   - of 30 billion euros are past due more than 90 days.
   - of 47.7 billion euros have been terminated by the banks.
   - of 1.32 billion euros are past due by three months.
   - of 16.6 billion euros despite the fact that there are not in a delay, they have uncertain recovery.
   (Statistic data from official newspaper Kathimerini)

10. In the future the portfolio is expected to rise up to 2.5 billion euros, with experts being hired to handle the situation particularly according to each clients profile. For the loans that are late, they will try to secure the biggest return amount and as for those, which have already been terminated deleting them, will be the process followed. Of course in order for a loan to be deleted certain criteria must be fulfilled, proving that the debtor demonstrates inability to fulfill his obligations, such as the value of property, income and the height of the remaining debt. The company will collaborate with a network of brokers, to arrange possibilities for selling the properties, taking as granted that the taxation methods for transfer of property will be lightened.

11. However, even in the case of the people who have not applied to law 3669/2010. When the payment order is issued they can request suspension, within 15 working days from the day of service. If they do not succeed and the auction procedure follows, they can once more request suspension. This is the final step, where the owner can claim to keep his first residence before it goes in a public auction. Nevertheless, all the Greek citizens should apply for the 3669/2010 law, which is aimed to protect only their basic residence after its expiration date which was at 31-12-2014. After this specific date the protection ends, unless another law is voted. For those borrowers not subject to the procedure of the law, the protection of their main residence only lasts for one year.
The real estate market did not cause the crisis. In fact, with regard to the wealth values in Greece we notice that before the crisis the main source was real estate. Specifically in the year 2005, 80% of the total real estate value belonged to individuals and the amount of rented houses was zero. (Petakis, 2012). There was a cumulative increase in real estate prices and a decrease in the housing market prices. The demand continues to be low, even though the housing prices have decreased. The finacial crisis has forced many young people at their family houses. The Greek State when the national land was divided and inherited to the people.

Before the economic crisis in Greece, taxation was normal and it consisted mainly of income taxes and proportionate contributions to the State. However, what became now insufferable for the citizens is the extra tax that they have to pay for every property they own. The increase in income taxation, indirect taxation and the establishment of property tax on all property, buildings, land and plots, coupled with a reduction in income, actually increase the burden on all income strata. 

Taxes and State subsidies

• Real estate tax, property costs and taxes
• Demographic factors
• Credit availability from banks and other financial institutions
• Taxes and State subsidies
• Housing State policies

In particular, half tax discount (30%) should be deducted from singles with an annual taxable income of up to 9,000 euros, increased by 1,000 euros if they are married to their spouse and 3,000 euros for each dependent child. (Law number 4223) 

Properties in Greece are burdened by the following taxes:

- The basic one is the Unified Tax of Owned Property (ENFIA).
- The tax for real estate property and
- Municipal taxes.

The final two categories are included in the electricity bill, referring to the property. The Unified Tax of Owned Property (ENFIA), it depends on various parameters, mainly from the market values of each area and the building’s age. Objective values are defined by the State and in 2016 they were changed within the whole country. Currently in 2017 they remain the same, which means that the ENFIA remains the same. However, it should be clarified that this taxation method is based on objective values, which are almost 40% higher than the real market values. Therefore, this property tax is unbearable for most of the Greek people. There are some taxes relieving proposals for specific target groups though. (Law number 4223)

In the current times and taking into account everything discussed in the previous chapters we can understand why Greek people have become so reluctant towards properties. Since 2008 recurrent property taxes are insufferable from the biggest percentage of the population. However, citizens have already invested in real estate market and find themselves in a deadlock position, not being able to pay the ENFIA, or their mortgage. Apart from ownership taxes, the inheritance or transfer taxes are also very high. So, Greeks are beginning to deny inheritances, as a means of avoiding to pay the taxes. The blocking of property is so complex that there are people owning another 2 apartments for instance (apart from their first residence), bought before the crisis as an investment. Now in most of the cases, the flats are being unrented and nevertheless the owners have to pay ENFIA and the rest of the taxes for them. Of course ownership is deeply connected with the Greek culture, but given the circumstances the need to look into alternative pathways is imperative.

In the current Greek reality we experience a huge amount of dwellings being unused and left to decay. At least 500.000 apartments are empty and waiting to be taken advantage of. This situation is explainable, considering all the previous information analyzed about the demographic problems of Greece and the return of many young people at their family houses. Moreover many private businesses have been forced to declare bankruptcy, resulting in a lot of stores and offices being abandoned. On top of that, the new apartments, created until 2010, still remain unsold, without a lot of hope, as young Greek people cannot afford even the current rental market prices. The demand continues to be low, even though the housing prices increase.
have fallen significantly in average levels, 42%. The supply will increase more from the houses getting into auctions, as their legal owners are not in a position to repay their mortgages. To make matters worse the high taxation connected with property41, discourages citizens from keeping their houses for personal use. People are starting to try to avoid property, as the ENSFIA indicators continue to raise. (Hermesia newspaper) Apart from these, the cost of a new construction is so high, that it has become totally unprofitable. The best solution would be to turn towards the existing infrastructure and find affordable ways of improving it.

As we have explained before, the housing prices have displayed a significant decrease, which has also affected the building activity. This relationship goes both ways and when the demands for housing and residential investments are high, this also means that the economic activity in the construction sector rises. (Sabaniotis, 2012) The residential sector has indicated a bigger decrease compared to other construction fields, and has reached a very low level in 2011, 3,9% of the GDP. This is also proven by the ELSTAT measures showing 38,9% fall in building permits, in May 2016. For the same month only 843 building permits were issued, corresponding to 140,2 thousand m2 of surface and 634,3 thousand m3 of volume. Compared to the previous year (2015), the total number of building permits has decreased by 31,9%.42 (Roussou, 2015)

|      |      |      |   3.4.2 Construction sector stagnating

Figure 40 makes clear the evolution of housing market and economic activities for the European countries, proving the fact that the construction sector has had the worst impacts from the crisis. The vertical axis of the chart shows the percentage change in the gross investment fixed capital formation, which was 3 times bigger than the GDP measured in the horizontal axis. (Sabaniotis, 2012) The residential sector has indicated a bigger decrease compared to other construction fields, and has reached a very low level in 2011, 3,9% of the GDP. This is also proven by the ELSTAT measures showing 38,9% fall in building permits, in May 2016. For the same month only 843 building permits were issued, corresponding to 140,2 thousand m2 of surface and 634,3 thousand m3 of volume. Compared to the previous year (2015), the total number of building permits has decreased by 31,9%.42 (Roussou, 2015)

15 According to Smythu Raadiff, the market value of a property represents the most probable selling price of the property. The determination of this value is substantially the main purpose of the estimators and case provided for real (see 1521/1950). According to the European Association Organization Valuers «TEGOVA» as well as a result of this, the market value of a property is essentially the most probable maximum value that can be offered for this property, provided that both seller (buyer - seller) know the conditions prevailing at that time in the real estate market and there is no any compulsion - pressure at the given transaction. (Salounikidou, 2015)

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17 According to Chatzinikolaou's settings, the most important taxes affected by the fluctuation between market and objective values are the following:
- The income tax, which is calculated, based on the objective value of the main residence and the main income sources of each citizen.
- An extra tax imposed by each municipality and included in the DRI bill.
- The DPA of 23% imposed when transferring a newly built property, other than the main residence.
- The property transfer tax, calculated based on the objective value and rising up to 3%.
- Taxes connected with inheritance, and parental benefits. (Chatzinikolaou, 2016)
- An extra 15% tax for offshore companies.

Examples
A typical example showcasing the great discrepancies between the two values is table number 6. Here we notice the great injustice in property market. For the first example, we have an apartment 100 m2 in Kypseli43 area and its real market value is 35,000 euros, 65,7% lower than the objective value that the property tax is based on. (Rousanoglou, 2016) In the same way if we take an apartment in Kolonaki, a central, relatively expensive area of the Athens city center we notice again the big fluctuation between the two prices. For an apartment of 125 m2, at the ground floor in Kolonaki the objective price used to be 5,200 euros per sqm. After the reductions that have been made it fell to 2,900 euros per sqm (in 2016) and totally 362,500 euros. However, still, this objective price is much higher than the market value, specifically in this case it is 64,7% higher, as the market value is up to 220,000 euros. (Chatzinikolaou, 2016)

|      |      |      |   3.4.3 Market and objective values

Regarding the construction costs, we must take into account the land values of each area. In Greece this is a fairly complicated process that requires the participation of experienced specialists to reach the right conclusion. The reason is that there is the market value of a property, which is real and in which everyone buys, and the objective value, which refers to the IRS.

Market value: Market value is equal with the commercial value of a property (land, house, field, etc.), which refers to the buying price adapting to the existing circumstances and changing according to the building and ask prices.

Objective value: On the other hand, the objective value is an estimation of the property's value from the IRS and the State. It was created to cover the need of defining the real value of a property, as subjective methods were used, resulting often to tax courts for a solution. For the first time it was introduced in Article 49 of Law Number 1249/1982 "The concept of defining the objective value of a property. (Salounikidou, 2015)

"Higher up to 70% remain the new objective values announced by the government, in comparison with market real estate prices. Huge differences are recorded mainly in "expensive" parts of the basin, since in these, reductions were below 10% and in some cases zero. In contrast, the gap is significantly closed, between market and objective values, in the "middle" regions of Attica and the "cheap" regions."

|      |      |      |   3.4.3 Market and objective values

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42 Information relatives from the artificial Greek Statistical Authority (ellenioo.gr).

43 Kypseli area is located in the 4th district of Athens municipality and used to have 81,870 residents in a local northern Cleonice square and considered to be one of the relatively economic areas in this.
According to the Flash Eurobarometer 366, which was a survey to record how people feel about their cities, Athens had the lowest level of satisfaction at 52%, while the highest were found in Hamburg, Zurich 97%. More specifically from a survey performed in 2010, we can see that 66% of Greek households expected their income to decrease, a fact which is now a reality. (TNS, 2013).

|      |      |   3.5 Housing market costs in relation to households |
|      |      |  3.5.1 Housing cost overburden rate |
|      |      |      |

Based on the data received by Petrakis study, in 2010 the poverty risk rate for people aged between 18-24 years was 23%, almost the same as for people over 65 years. As far as employment is concerned, the rate was 14% for employed persons, 26% for non-employed and 37% for unemployed. Households are also in high poverty risk, with the highest place at 44%, the ones with dependent children and no working members and 29% without any children.

In Greece there are no rent controls, and not any special state assistance to the residents. In particular, concerning housing, the only allowance that was given this year, was heating and oil assistance. Nevertheless it was given fairly late and to a limited amount of persons.

Households under pressure

The Greek households are suffering more as their income sources are shrinking and their expenses growing. As we can also verify in figure number 43, the level of households spending more than 40% of their income in housing, is 18,1% the second highest in the EU, for the year 2010. (Hardouvelis, 2012) Confirming the situation one more time, Rodgers states the cuts in the income, social benefits and compensation that the citizens are going through. From the beginning of the economic crisis in 2008, until 2013 the people have become 40% poorer. (Rodgers, 2015)

Figure 41  People experiencing severe deprivation

Table 1  Housing market costs in relation to households

|      |      |   3.5 Housing market costs in relation to households |
|      |      |  3.5.1 Housing cost overburden rate |
|      |      |      |

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Figure 42  Minimum wages, January 2016 (Euros/month)

Figure 43  Housing costs as a share of disposable housing income, by household type (2013)

Figure 44  Context in Greece

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The following calculations have been made for an apartment of 100 sqm, in the 5th floor, facing the road, 50 years old.

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In Greece the relation of income to housing rental price is almost the same. National minimum wage in Greece at 2016 was 680 euros per month, as we can confirm in figure number 42 from the chart of minimum wages, January 2016. Moreover, the national average rent for a three-room apartment in the city center is approximately 470 euros per month. Therefore we conclude that rents are not affordable, especially for young people who are only relying on their wage to pay for their homes. With regard to home ownership, the house price – income ratio is 15.41x in Greece. The type is: (price per sqm / GDP per capita) x 100.

In figure number 42 from the chart of minimum wages, January 2016, we can confirm the national minimum wage in Greece at 2016 was 680 euros per month, as we can confirm in figure number 42 from the chart of minimum wages, January 2016. Moreover, the national average rent for a three-room apartment in the city center is approximately 470 euros per month. Therefore we conclude that rents are not affordable, especially for young people who are only relying on their wage to pay for their homes. With regard to home ownership, the house price – income ratio is 15.41x in Greece. The type is: (price per sqm / GDP per capita) x 100.

Taking into account the previous chapters, we can get an image of the current housing market situation. Housing policies and coordination from the State are scarce and even worse combined with the lack of funding for social welfare. From a social aspect, unemployment and inequalities are a fact in the whole country and the existing salaries are relatively low. Family networks, which used to replace the State in terms of financial aid to their children, are now affected by the housing costs increasing and are not able to continue their support at the same level. This fact is also proven by the low birth rate in the country, as people are feeling insecure and starting families later in their lives (age 30-35), mostly with one or no children at all. Heavy taxation measures are a further difficulty that households are struggling to tackle with. Most of the times they are not able to pay the amounts needed, so the home, the safety net and core of the Greek family is in danger. Even first residences are now threatened, due to mortgage over-indebtedness. The balance of housing loans in Greece was much greater than in the Eurozone until 2009 and after that it started to decrease, along with interest rates for residential mortgages (3.77% in 2012). Most of them are characterized non-serviceable. Therefore, under the existing circumstances property as an investment is not a good idea anymore. Many tax policies need to be revised, along with change in legislation and reform in the banking sector, before the real estate market flourishes again. Getting into more detail we find out that there is an abundance of empty dwellings, waiting to be reused (500,000 empty apartments). These were either a result of abandonment due to incapability of paying the ENFIA, or left unsold after 2010. Most of them are located in Athens city center, which used to be the heart of the city, a vital area for young people's lifestyle. People need to regain access to affordable housing, as it is their civil right to be able to dwell in adequate conditions. The problem is how we can take advantage of the existing housing stock and propose a new type of housing, as the existing construction market and rental sector are already saturated.

As the housing problem is now defined, the direction of this thesis will be in order to accurately present the profile of the Millennials, some critical quotes from Michel Serres book Thumbellina are going to be used as starting points, which will trigger the research and writing process. They will prepare the reader and gradually acquaint him with the Millennial generation, so that he will be ready to understand all the information following. Having finished chapter 4 he should be able to grasp completely the target group and their way of thinking.

In this thesis, as we concluded in the previous chapters the people of Athens are in need of affordable housing. Therefore, we have noticed that the problem is focused amongst the young people who are unemployed, or have very low salaries. This generation is called Millennials, or 'Net Generation', 'Generation Y', 'Echo-Boomers', 'Nexters', 'Internet Generation' and many other names. So they are the initial target group we are going to focus on and examine their specific profile and characteristics. However, young people are only the start of proposing something new, as they are more receptive to change. For long-term proposals and in terms of this thesis accuracy, we have to study also target groups out of this generation. After scientific estimations, through the research process we can speculate that older generations will need to be exemplified by the younger ones, so as to be convinced for a new lifestyle.

In this short book, first delivered as a lecture to the Academie Francaise in 2011 and here translated into English, French philoso-

The children I am introducing here no longer inhabit the same Earth; they no longer have the same relation to society. [Serres, 2012]

This generation is estimated to be born between 1978 and 1989. This was the first wave of Millennials (Generation Y) and the second begun right after, with the children born at 1990 – 2000 (Generation Z). Before the Millennials were the Baby Boomers (1946-1964) who were affected by the social changes of the '60s and then came Generation X at the '70s. (Tulgan, 2016) At the same time the many different names, which are given to them, imply different aspects of their personalities. In this thesis the term Millennials is adopted, as a more inclusive title for this generation.

"They live in the city; they live in a world that is packed full" [Serres, 2012]

"Neither he nor she have the same genealogy. For them multiculturalism is the rule."[Serres, 2012]

In terms of families they are becoming smaller and most Millennials believe in "rearranging" their lives and divorce or remarriage. Sex roles are becoming less important and what was once considered different is now normal. Millennials are one of the most ethno culturally diverse generations, due to the huge immigration flows. For instance in the United States, Mexican immigrants are 30% of foreign-born residents. [Johnson, 2015]

"No longer inhabiting the same time, they are living a completely different history. They are formatted by the media."[Serres, 2012]

The complex relationship between Millennials and the media is strong, as it is proven by numerous examinations and reports performed, to study them. (Novak, 2016)

They no longer have the same head."[Serres, 2012]

During their childhood they experienced huge technological developments like the Internet. Through it they became able to manipulate lots of information, without really integrating them. However, their instinct is to use the power of technology for good. It is always the young people who can make a change in a society, which is always doubted at the beginning. With their power and will they can change perceptions and ideas, celebrating the value of democracy. Trough citizenship and participation in the commons, they can protest for the social welfare and the forwarding of new norms.

"They no longer inhabit the same space."[Serres, 2012]

They have access to everything through Internet. They inhabit a new space, not controlled by distances. In other words they are connected 24/7 and they can for instance work from wherever they are. This new style of work is called "teleworking", or the "electronic cottage". [Johnson, 2015]

"Knowledge is no longer concentrated, it is distributed."[Serres, 2012]

Nowadays, one can access knowledge even from his own house and not like the old days when information was only available in libraries. Millennials have high levels of post secondary education and hence they are more eager to questioning them selves and the reality they are living in. Also they have grown up in a world where women are gaining more education and work, as opposed to previous generations.

"The page dominates us and guides us. And the screen reproduces the page."[Serres, 2012]

The evolution of cities happened through languages and writing. Therefore, it is normal that everywhere around us in our lives, in billboards, signs, lectures, writing is predominant. Now the screen acts as the electronic book. Young people write on the keyboard and use tablets and smartphones as an answer to everyday life. Having
Social Background

been raised mostly in middle-class environments, Millennials are taught to question everything and have become more self-centered. Thus, social media sites such as Facebook, Instagram, gained so much popularity in a short period of time. Through these sites they find online friends and derive pleasure from chatting with them. Whenever they forget to post something they feel they are missing out and they need the validation. Being socially connected is what characterizes them.

“Having been reduced to silence for almost three millennia, Thumbelina, along with her brothers and sisters, is now producing, like a choir, a background noise that drowns out the voice of writing.”[Serres, 2012]

In the procedure of the Millennials adolescence, adults started to think of children as smarter. For instance we have the example of schools and universities, where the students have begun to chat a lot more than before. They no longer listen to the teacher, they doubt him, based on the plethora of knowledge they can receive online. Therefore we notice an inversion: teachers must now learn how to listen. The experience myth is shaken, considering the available educational technology. In the field of politics the natural lack of experience of the younger generation does not make them inferior at all. They have their own voice and character, which needs to be expressed.

“Thumbelina is searching for a job. Even when she finds one, however, she will still be searching, since she knows that, tomorrow, she could easily lose the job she has just found.”[Serres, 2012]

Millennials are more interested in doing mindful and meaningful work and they could even work in the non-profit sector. They want to contribute to society and do “good” through their work. Corruption in government and public authorities can be an important obstacle in their goals. Even when they have a position, they live on the edge of insecurity, as increased technological productivity has led to jobs becoming scarcer and competition higher. Moreover, unemployment can have negative psychological impacts on a person and sometimes fulfillment cannot be achieved also within the working field. There, interaction with multicultural colleagues is required, which can often create obstacles in communication. Millennials have found themselves in the midst of an economic recession, which has significantly affected their ability to get a job. According to statistics, in 2011 unemployment rate in the European Union affected 3.5 million young people, with the highest rates being in Greece, Spain and Portugal. The reasons young people are more affected, are based on them being more malleable for a company than senior workers. Therefore, temporary contracts are offered to them as a solution to enter the working field, with a possibility of permanent hiring.”[Antoniou, 2015]

“Where does she live? Both reduced and expanded, this place raises a political question since the word politics refers to the city. But of what city is she a citizen? Another fluctuated belonging! Who, coming from where, will represent her – she who puts in question the very place of her habitation?”[Serres, 2012]


The previous generation, referred to as the control culture, believed that people’s vote has a significant meaning and it can make radical changes in a society. They gave a lot of attention in taking part in politics, organizing campaigns and influencing public opinions. However, Millennials are the one generation whose civic engagement is much higher than their political. They are considered to be more interested in volunteering and finding other ways to be involved and affect people. This is the reason why they are often characterized as deviant and not strongly politically engaged. (Novac, 2016)

Figure 48
US Millennials view themselves more positively than non-millennials do

Figure 49
Millennials comprise six distinct segments

Millennial Mom

- Love to work out, travel, and drink
- Wealthy, family oriented, works out, confident, and slightly savvy
- High airline frequency
- Highly social and information hungy
- Can feel isolated from others by her daily routine
- Older, higher income

Antilliennial

- I’m too busy taking care of my business and my family to worry about much else.
- Locally minded, conservative
- Does not spend money for green products and services
- Seeks comfort and familiarity over excitement/change/interruption
- Slightly more female, more likely to be Hispanic and from the western U.S.

Old School Millennial

- “Connecting on Facebook is too impersonal, let’s mix it up for coffee instead!”
- Not wired, cautious consumer, and charitable
- Confident, independent, and self-directed
- Spends least amount of time online, notably
- Older, more likely to be Hispanic

Hypegenial

- “I can make the world a better place.”
- Caustic, consumer, globally aware, charitable, and information hungry
- Greater use of social media but does not push or promote content
- Female-dominated, below-average employment (many are students and homemakers)

Gadget Guru

- “It’s a great day to be me.”
- Sccessful, wired, free spirited, confident, and at ease
- Feels this is his best decade
- Greatest desire ownership, pushes to contribute to content
- Male-dominated, above-average income, single

Clean and Green Millennial

- Takes care of myself and the world
- Impressive, cause driven, healthy, green, and positive
- Greater contributor of content, easily cause related
- Male dominated, young, more likely to be Hispanic, full-time student

Tech Savvy

- Awesome, hipster, and idealistic
- Always online, influencer
- Likes to use cell phones and computers
- Male-dominated, above-average income, single

Entitled

- “I’m special. I’m a genius. I’m a leader.”
- Position-based, rich
- Male-dominated, single, above-average income, and Republican

Millennial with a Job

- "I made it, I’m a success.
- Male-dominated, above-average income, single
- Male-dominated, single, above-average income, and Republican

Figure 48
US Millennials view themselves more positively than non-millennials do

Figure 49
Millennials comprise six distinct segments

Social Background
"May complexity never disappear!" [Serres, 2012]

Millennials are a viral part of our communities. They have started to draw public attention, due to their size, diversity and influence on culture and civilization. They are complex personalities, with pure beliefs and more ethnically diverse than previous generations. Their socially connected behavior is so influential, that it has started to have impacts on the non-Millennials. For instance, when they show their parents the new technological achievements, or explain the use of Facebook and other apps, they are helping them to fit better into the technological era. So we realize an imitation game played by older generations, in order to fit into the requirements of today’s society. [Gurrton, 2013]

“The Millennials are the most diverse generation in history in terms of ethnic heritage, geographical origins, ability/disability, age, lifestyle, preference, sexual orientation, color, size, and every other way of categorizing people.” [Tulgan, 2016] However, they do not treat diversity as something peculiar, but are embracing it and considering everyone unique. In this spirit, they are not keen on mass production and prefer customization not only in material goods, but also in themselves.

Description

The dominant characteristic in the Millennials lives was the rapid technological advancement. They grew up in globalization and learned fast that connection can be made worldwide, as information travels anywhere through the Internet. Being used to accelerated changes from an early age, they do not feel threatened by progress, but are rather enjoyed and empowered by it. They are eager to live as many experiences as possible, during their lifetimes. [Tulgan, 2016]

Most of them are certain and confident in the world, due to the way their parents have always treated them. They have been giving them assurances of their personal value and explained to them that participating and speaking your opinion deserves rewarding. This is the reason that children developed such a close relationship with their parents the new technological achievements, or explain the use of Facebook and other apps.

Recession affecting Millennials

From an economic point of view, the Great Recession has hit when they were at an early stage in their careers and has significantly affected them. The general unemployment conditions have created an atmosphere of insecurity in their everyday lives. “The average level for OECD countries is 15 percent and accounts for more than one in five 15-24 year olds in Spain (53 percent), South Africa (31 percent), France (23 percent), and Belgium (23 percent).” [Delloitte, 2016]

However, Millennials remain optimistic regarding their economic future, but at the lowest levels so far. Specifically, even though optimism levels are high, they are still lower compared to last year (2015); for instance in China optimism is in +43 points, which is still -18 points from 2015 and in Brazil it is -20 points.

Millennials in their workplace

This generation is quite different in how they view the world and what they expect from their work. According to Dimitrios, very communicative and participating parents raised them and this has significantly affected their lifestyle. High confidence gives them courage to believe they can choose any job they want and manage to succeed at it. Many companies perceive the other side of this attitude as lack of loyalty, as Millennials tend to change working environments often. [Delloitte, 2016] In their working environment they are eager to face challenges and take part in collaborations with colleagues. Setting goals is a very important procedure, which can often lead to them criticizing and being judgmental. Also, most of them have at least once taken part in volunteer’s work, as they have grown up learning that offering help to others is a part of life. Moreover, they seek diversity in their workplace, accepting multiculturism and different habits. Finally, no matter how much they are devoted to their work, they value free time. It is their personal time, which they use for hobbies and other interests. Nonetheless, we should not misunderstand this attitude, as if Millennials are not interested in receiving compensation for their work. [Papavasileiou, 2015]

Greek Millennials current reality

The global characteristics mentioned before still apply to the Greek Millennials, but are presented in different ways, more relative to the national customs. The events that have significantly affected them were the Olympic Games of 2004, hosted in Greece, and access to the European Monetary Union. As reported by Lyons, these benefits created an atmosphere of opportunism within the country, leading people to believe they can have any position they want without deserving it. [Millennials were used to having unlimited years of study, as their parents supported them. Yet, this situation has now changed, as money is not enough to cover the needs of the whole family and young people need to seek job. Of course with the high unemployment levels and the low salaries, Millennials are facing a very challenging everyday life. “Thus, recent research evidence depicts millennials-aged Greeks as agents, aware of the importance of contributing to social change and capable of shifting their mode of thought to enact such change” [Papavasileiou, 2015]

11 According to Mannheim theory, generations are shaped through local history and culture. Each nationality affects the citizen’s characteristics and stereotypes cannot be applied to other countries. [Papavasileiou, 2015] After globalization many cultures and ideas have been exchanged, but still locality remains crucial. (In 1923 Karl Marx wrote the Theory of Generations, or Sociology of Generations. He explained that people are significantly influenced from the environment they grow up in and the stimulations they received have shaped their future paths.)

13 “One may wonder, the advanced larvae in this chaotic, where else can they live? Millennials, constant living with their parents until the age of 25 and sometimes 30” [Tulgan, 2016]
Europe is dealing with an increasing demographic phenomenon, concerning the ageing of population and the generation's proportion changing rapidly. The reasons are obvious and are related with the increase in lifespans due to healthier lives and the decrease in fertility rates. Having less young people means experiencing a decline in the labor force and big changes in the family structure. Families are becoming smaller, with parents having one or no children at all, moving often to find better life quality and much more choose not to following the institutional norms of marriage. Therefore a number of policies need to be revised to address the shrinking working force and its needs. (European Commission 2014) In Greece the ageing population is confirmed from ELSTAT data where it is noticed that the percentage of people over 65 years has increased from 16.7% in 2001, to 19% in 2011.

Within the European context Millennials are facing severe challenges and they are responsible for bringing progress in an aging continent. In fact in 2013 they were measured to account for 24% of the adult population in the European Union. (Stokes, 2015) Future predictions estimate that they are going to be the largest generation so far.

Numbers

Analyzing the country’s demographics we come into the conclusions that in 2011 Millennials were 2.986.172 of the total Greek population (10.816.286) at the same year. Moreover, there is no major gender difference, as the number of men and women are almost the same. Taking into consideration that more couples are now choosing not to get married, or avoid church ceremony due to unaffordable costs, along with the low fertility indicator prevalent, the shrinking of families is expected. Increasing life costs have become a burden for young people, as they cannot afford to live by themselves and have quality in their everyday life at the same time. This is why 68% of young people until 29 years are still living with their parents. (Giannarou, 2017)

The blog has known big success and it offers Millennials the opportunity to express their insecurities and challenge State policies. As stated in the article by Giannarou, young people are experiencing a lot of disappointment not only for the lack of money, but also for the lack of incentive. Starting ones own business in Greece is almost impossible with the high taxation and the endless bureaucracy. In fact only 10% of the Greek citizens work as self-employed, while the other 76,5% are wage earners and 10,5% are assisted members. On top of that, being an employee in the private sector offers no benefits for social welfare, as most employers choose to hire unofficially, in terms of avoiding taxes. Salaries are very low, with 35% of the population receiving monthly income of 750-1000 euros, 24% 501-750 euros and 22,3% up to 1250 euros. In terms of paying less money, companies are choosing to hire people with less expertise and start training them.

High unemployment rates are the most prominent obstacle, but also low salaries are a fact. One year ago, a group of 10 young people decided to start a blog named the generation of ‘700 euros’. They have noticed that their problems were similar, regarding their employees not having them registered for pension, health insurance, etc. On top of that, they realized that Greece still offers low-income jobs for non-specialized personnel, but when it comes to university, or master degree holders, there are no jobs offering satisfying compensation and further development. The only exceptions still offering secure compensations are positions in the public sector, which can be achieved only through knowing someone within the institution.

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As a result, many people are starting to hide their higher university degrees, to secure a chance of inclusion in the working force. (Giannarou, 2017)

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“So what does the 700 euro generation want? No, we are not just asking for higher salaries. Neither do we ask for the state-nanny,” explains Thanasis. “We only ask for opportunities. To live in a work environment that inspires us to enable us to rise. Mistakes, of course, do not happen, they almost admit with one voice. But there are measures that can be taken. To God, we do not mean other regulations, other laws! We have enough of them. On the contrary, we want things to be simpler. We do not like to grumble. But you have to understand that we feel trapped. We are a power boiling.” [Giannarou, 2017]

Even currently, the generation of 700 euros is not anymore the same, being in the threshold of bigger poverty. We are moving towards the generation of 300 euros. Young people who had enough parental support and could afford it have left Greece, asking for better life opportunities in other countries. The majority is willing to return, if the circumstances are better. In fact according to researches, one out of two students want to stay in Greece, feeling committed to their country. However, the need is to provide proposals for the young people remaining in Greece and feeling trapped in their daily lives. Their problems are real, urgent, and need immediate solutions. “Such critical interventions should pertain to better access to jobs and a respectable standard of living... This includes better guidance for young job seekers, training programs that reflect market realities, incentives and support for new entrepreneurs, schemes to attract Greeks to return from abroad and structuring of tertiary education to better prepare students for the demand of the Greek job market.” [Tsekeris, 2015]

In fact many hubs exist to support young people living abroad and wanting to return to Greece, while trying to propose solutions for their country. An initial example of such a hub is BrainGain.

Figure 54 Youth occupational status in Greece

<table>
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<tr>
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<tbody>
<tr>
<td>Current age in 2016</td>
<td>27 - 38 years</td>
<td>16 - 26 years</td>
</tr>
<tr>
<td>Population number in 2011</td>
<td>1,635,304 (until 39 years)</td>
<td>1,350,868 (until 29 years)</td>
</tr>
<tr>
<td>Gender</td>
<td>15.6% men</td>
<td>18.5% men</td>
</tr>
<tr>
<td>(in 2011)</td>
<td>14.6% women (until 39 years)</td>
<td>16.7% women (until 29 years)</td>
</tr>
<tr>
<td>Marital status</td>
<td>564,167 Single</td>
<td>1,088,641 Single</td>
</tr>
<tr>
<td>(in 2011)</td>
<td>1,001,092 Married (until 39 years)</td>
<td>249,239 Married (until 29 years)</td>
</tr>
<tr>
<td>Occupational status (in 2014)</td>
<td>1,586,9 employed</td>
<td>469,2 employed</td>
</tr>
<tr>
<td></td>
<td>1,423,4 unemployed (until 44 years)</td>
<td>383,2 unemployed (until 29 years)</td>
</tr>
<tr>
<td>Educational status (in 2014)</td>
<td>204,3 th. tertiary edu.</td>
<td>168,2 th. tertiary edu.</td>
</tr>
<tr>
<td></td>
<td>279,1 th. secondary edu.</td>
<td>190,5 th. secondary edu.</td>
</tr>
<tr>
<td></td>
<td>27,9 th. primary edu. (until 44 years)</td>
<td>18,3 th. primary edu. (until 29 years)</td>
</tr>
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</table>
As we have seen in the previous chapters, Millennials are currently aged between 16-38 years. From figure number with data received from ELSTAT, we can see that the educational status of them is high. Specifically, in 2011 372,5 thousand young people have finished tertiary education, 469,6 thousand secondary education and only 46,4 thousand are primary school graduates (and some not having finished school at all). Therefore, in order to address more accurately our target group, the educational system of Greece needs to be analyzed. It is important for the sake of the research to know in which life phase (students, workers, etc.) young people are at each age. After having explained how the official procedure is, the social phenomenon of school dropout is analyzed, as it is a reality in many countries and in a small percentage and for specific reasons it also happens in Greece.

Figure 55 Students: Technical & University field

Figure 56 Master & PhD students

Figure 57 Tertiary education: Teaching stuff, students and graduates, end of academic year 2009-2010, 2013-2014

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th>2009/10</th>
<th>2010/11</th>
<th>2011/12</th>
<th>2012/13</th>
<th>2013/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teaching staff</td>
<td>11,390</td>
<td>11,626</td>
<td>11,535</td>
<td>11,076</td>
<td>10,801</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students</td>
<td>653,443</td>
<td>668,478</td>
<td>685,584</td>
<td>688,517</td>
<td>690,530</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduates</td>
<td>31,082</td>
<td>31,711</td>
<td>31,915</td>
<td>32,430</td>
<td>32,982</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Master students</td>
<td>31,071</td>
<td>32,267</td>
<td>32,235</td>
<td>32,067</td>
<td>30,532</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receiving master</td>
<td>8,127</td>
<td>8,306</td>
<td>9,485</td>
<td>8,000</td>
<td>9,231</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PhD students</td>
<td>22,618</td>
<td>22,563</td>
<td>22,371</td>
<td>22,001</td>
<td>22,795</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receiving PhD</td>
<td>1,892</td>
<td>1,985</td>
<td>1,726</td>
<td>1,322</td>
<td>1,336</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

25 This table explains analytically the educational system in Greece until now. Throughout the years this system is going through a lot of changes, which can be confusing, but the general idea remains the same. Until the age of 9 children go to kindergartens and nursery schools and from 6 to 12 years old they attend primary school, where they receive basic knowledge. This was all in the category of primary education. Secondary education begins at the age of 13 years, when the teenagers are in Gymnasium, until 15 years, which is also the end of obligatory education. Of course most continue to the second part, from 16 to 18 years, which is called Lyceum school. During this period, students have the opportunity to choose a specific direction of study, technical, theoretical, scientific, etc. At the last class of Lyceum, they give Panellinies exams, choose which universities they are interested in and according to their scores they get accepted, or not. This is the start of tertiary education and after 5-7 years (according to each school), students receive their official degrees and can continue further.

In fact the number of Master and PhD holders is high, respectively with the population number. Traditionally, Greek people believe that a University degree is of much more value than technological professions. This is the reason why the biggest percentage of the population, follows the University path (more than 160,000 in 2014). In spite of the economic recession in the case of Greece the educational system is still highly esteemed. Thus the percentages of people dropping out of school are low. Experience has shown, that the most cases of ESL happened in order to follow a specific family craftsmanship. For instance, in rural areas young people deals with agriculture and livestock activities, in the island areas with touristic activities and in the cities as apprentices in a craftsman. (Eurofound, 2012)

<table>
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<th>4.1.4 Preferences and trends</th>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Individualism</td>
</tr>
</tbody>
</table>

Within the many changes that happened since the 1960's, one of the most important ones was the change from collectivity to individualism. The turn towards the self is obvious in modern society and was reinforced through low birth rates and equality
According to Campbell, the Big Five are mostly characterizing an individual’s personality. These are extraversion, agreeableness, conscientiousness, neuroticism and openness to experience. Young people are more eager of being extrovert in their everyday lives, as they have fewer reservations. Agreeableness and conscientiousness are not so definite prominent characteristics of the Millennials, as they appear in other generations as well. (Twenge, 2012)

Hence, many generations and especially Millennials are known for focusing on their self-esteem. (Twenge, 2012) Individualism in their case is perceived not through rejecting teamwork; on the contrary through accepting everyone’s individuality and preference without further judgment. In other words, they are less racist than previous generations and have learned to live in diversity. Finally, openness in experience is not very high in Millennials as it would be expected, due to the fact that they have learned to be guided by parents and superiors. However, we cannot say that they are not receptive to new ideas and challenges.

As far as their life goals are concerned, they are not so much worried with money and material goods and are more focused on their relationships. For instance, they care a lot about their parents, as they are living with them until a later age and value a lot the idea of having children even though this happens mostly in their 30’s. As it was mentioned before constitutions such as marriage are not so important to them and do not consider them contributing to their life quality. In fact, as reported by Goldman Sachs, compared to 1960 the number of people being married and living alone has dropped by half. Organic food and health and body wellness are very famous in their times and prevailing in their lives. Hence, unhealthy habits such as smoking are being more stigmatized than before. “In 2013 83% of the people disapprove of people older than 18 years smoking more than a pack of cigarettes a day, whereas in 1998 the respective percentage was only 69%.” [Goldman Sachs] Millennials are devoted to eating right, taking care of themselves and exercising as often as possible.

They have different priorities than previous generations and this is a result of them growing up into globalization. Unemployment and debts are everywhere around them, limiting their financial abilities. They cannot afford the luxury of buying expensive brands, so they are turning towards cheaper and more convenient solutions. (Goldman Sachs) This reality is clear when we look at the rapid development of low-cost airport companies (Ryanair, Easyjet, etc.) and companies based on the idea of sharing economy such as Airbnb. (Protopapadakis, 2016) Therefore, they enjoy free ways of entertainment, such as the social media. Being constantly connected is one of their biggest concerns, as they make friends, express and exchange ideas through the Internet. Compared to previous generations they are very technologically aware, as they reside in a digital world. They prefer to get informed through the Internet than watching TV, where the news is biased. Companies have realized their addiction to technology and are taking advantage of it, to create all kinds of smartphones and gadgets that they might use.88

Moreover, their reluctance to enter the housing market is obvious, but at the same time most of them are expecting to have their own home in the future. It is all connected with when their economic independence will take place. They need to have some savings and see their income growing in order to start thinking about making a residential investment. (Fahey, 2015) For the time being most of them are living with their parents; in 2015 13,1% of young people aged between 25-34 years were living at home with their parents.
27 “As millennials marry and have families, many of them will be looking for real estate by thinking about non-traditional priorities such as affordability, urban sociality, monetary risk and reward, social connectivity, accessibility, and green and sustainable elements, among many other priorities of a new generation.” [Anderton, 2015]

28 The following are some of the activities possible:
   • Community bulletin board
   • Events calendar and announcements
   • Tenant Directory & Help Desk
   • Community Space reservations
   • Social channels for tenants

29 “…while Millennials are still interested in buying a home eventually, they are seeking different types of living arrangements from what their parents had. They are more open to the options of having a town house versus a single-family house. They are open to those kinds of options and they typically desire a smaller home than their parents’ generation.” [Quote to Xu’s words in: Quingley, J. -[2016], “Millennials thinking small for affordable housing. Raising housing prices and culture shift causing Generation Y to seek new types of housing”, in: CBC]

30 From a survey performed by the Association of Certified Real Estate Consultants in Greece, the average acquisition cost for the first dwelling was 163,000 euros. [Capital, 2015] 78.2% of the buyers were people with families, while only 20% of single ones turned towards buying a house. On top of that, people aged between 31-55 years performed 68.4% of the total property transactions at 2014. Of course it must be stated that at the same time, foreign buyers were estimated to spend 250,000 euros on acquisition of property in Greece, mostly vacation houses.

31 One successful example of Millennials living together is the Commonspace® project in New York. It is centrally located, within the urban fabric of the city, downtown Syracuse. It includes public and private areas in a satisfying ratio, in and out of the apartment. All apartments are fully furnished and the common activities include a dining area for events, chef’s kitchen for eating, a rooftop deck for relaxing and socializing hours, bike-sharing and an entrepreneurship program named Syracuse Coworks. Most important part is the community network provided, as an alternative to physical space. It offers residents the opportunity to stay connected, share technology, social media and virtual space. Again the most important idea displayed in this case study is that they are trying to create a neighborhood, a common, comfortable space for people to interact and exchange ideas as a group. Troy Evans, the creator, believes that Commonspace combines affordability, with welcoming space, as the prices range from 750$ to 900$ per month. He advocated that this communal living movement with privacy would spread around the world, as more and more people are seeking a new way of living. (Quingley, 2016)
The index of construction output in 2003 was almost three times higher than in 2010, while in 2014 when it was at the worst point of the current crisis, the index was ten times lower. [Papadimitriou, 2017]

Psychological impacts

The impacts on the families are not only financial, but also psychological. Families have learned to live in an atmosphere of happiness and abundance and now that they cannot buy material goods for covering their basic needs, parents are feeling incompetent and loosing their self-respect. On the other hand, children having a high sense of sensitivity are receiving every negative feeling from their parents (fear, depression, anxiety) [Neta, 2014]

Social Background

In this chapter we are going to stress out the existing problems of elderly people nowadays, state their needs and at the same time make estimations about their reactions to new lifestyles. Apart from younger people who are in more immediate danger of poverty risk, elderly people also find themselves in serious financial trouble. The number of people receiving pensions is registered at 2,630,000 and their pensions are cut by 50% so far. In particular 6 out of 10 are receiving a pension below 700 euros/month and 44.8% receives a pension below poverty limit (665 euros/month) (Greek Economy, 2017) As it is expected, the elderly are more used to a way of living and cannot adjust very fast to changes. However, taking into account the reactions made so far in Greece, with numerous protests against the government, we can see a difference. In extreme situations, they try to find a way out. So, if they receive a push from the younger generations, in terms of exemplifying, they might become more accepting to new ideas.

Elderly people

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Pensions expenditure

The paradox in Greece is that on the one hand the total State expenditure for pensions is very high, 17.4% of the GDP in 2016 compared to Europe where the average is 11.3%. On the other hand, the average pension that the Greek people receive is lower than the European standards. The reasons are related with demographics, retirement age and subsidies. (Greek Economy, 2017)

Psychological impacts

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Information from the psychologist Dekova A. in: Neta, S. [2014], "How does the economic crisis affect family bonds?", in: official newspaper Thema.gr

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The case of Athens

5.1 Residing in the city center

The Athens city center was always a vital area, the heart of the city, which has numerous times been the object of claim by different social groups. Now, in the time of globalization its redeployment is necessary. “The redefinition of the metropolitan capital’s center at a time characterized by the phenomena of globalization, based on the stratification of centrality and the visibility of its analytical interpretation in a context of strategic options for the planning of its institutionally controlled development.” [Tournikiotis, 2011, pp.13] Repetition and lack of order are its basic characteristics and uniqueness; it combines residential with commercial activity and craftsmanship and needs social and cultural background to evolve. Although it might not be obvious its lack of order is its identity and locality.⁹⁴

Rapid urbanization

In order to study housing in the center of Athens we must take into account the conditions and transitions that have happened since 1950. After the first war in Greece urbanization developed rapidly and people migrated from rural areas to urban centers, creating huge housing needs. (Kalama, 2012) Population number increased fast and the structured environment and building stock was structured accordingly, to serve the imperative needs of the incoming citizens. Residential areas in the city center were strongly densificated through the system of polykatoikia⁹⁷ and antiparochi. This densification resulted in quality lowering in the city center, along with lack of infrastructure and air pollution, which led a lot of people towards the suburbs. From the 90’s the new immigration movement resided in the center, giving life back to the deserted buildings. The difference was that Greece of 1960 was a country with big immigration, while today it is hosting immigrants. (Maloutas, 2002)

Current state of buildings

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Polykatoikia

Woditsch R. performed a very meticulous analysis of the Greek polykatoikia in his PhD thesis.⁹⁸ It provides us with significant knowledge about the building’s interior, sustainability and variability, factors inspiring future developments in European cities. “His analysis distances itself from a purely descriptive approach and attempts through established methods - such as the ‘space syntax’ method - to comparatively assess and evaluate. His strict methods enable him to paint an articulate, precise, yet an abstracted image of the polykatoikia, suggesting for this type to be successfully deployed and tested in other urban contexts, within different geographies.” [Buerger, S., 2008]
The case of Athens

35 "The antiparochi succeeded because it was simple and intelligent. It required the cooperation between three actors: the contractor, the landowner, and the future apartment buyer. The contractor was not random man. He had to be a diplomat, and had to persuade the owner of the old house that he would have profit if he gave his plot to become a polykatoikia." [Vatopoulos, 2013]

36 In the article of Lalios in Kathimerini we find the following anonymous statement from the owner of one building: "I can't rent it because of the crisis. I sealed it as best I could so drug addicts or the homeless don't use it as a squat. But I can't work miracles nor can I act as sheriff if undesirable elements break through the barriers I have put in place. The state cannot duck its responsibilities in this matter." (Tratsa, 2012)

Current situation

The story of antiparochi is a myth for Athens, which had both positive and negative consequences. The positive was that it offered quick shelter and access to property, and the negative is that the city character has completely changed, with all the tall buildings erected. The reason was that there was a great and immediate need for housing after the Civil War of 1943-1949. At the beginning of 1950 the country had almost deserted, the human geography had completely changed and the people were experiencing extreme poverty. The existing houses were low, in a bad shape and spread out through the city. At the beginning of 1960, then, thousands of residential blocks were built through antiparochi, to house the people. (Vatopoulos, 2013)

### Current situation

- The city center is ready for a revival, especially now that access to it will be easier. Within a short time period the new metro line is expected, which will be connecting the areas of Kipseli, Gizi, Alexandras Avenue, Exarcheia, etc. The commercial triangle needs rethinking, in order to preserve the excellent neoclassical buildings and propose solutions for pedestrians and bicycles. Furthermore, the empty buildings are a good opportunity to take advantage of, in terms of bringing new life to the city. For the time being, they are just waiting to be sold, rented or refurbished. The reasons for abandonment are many and have to do either with wholesale trail moving out of the center and recreation not being able to fill the gap, or with the lack of funding to preserve the listed buildings. (Tratsa, 2012)

### Complicated ownership status

The buildings located in the city center are not all clearly owned by one person. They usually belong to people with low, medium income who are not always capable of paying for their refurbishment. Therefore economic viability is absolutely necessary, considering that owners will cooperate towards the same goal. (Tournikiotis, 2011) We cannot deal with a single proposal for all the unused buildings, as their ownership status is different, defining that alternative ideas are needed. Specifically an abandoned building in the center of Athens could belong to:

- A private owner
- Multiple co-owners
- The State
- Be listed. In this case there are a lot of restrictions following and the existing legislation permits really few interventions in the existing structure.

Tracking down all the owners is extremely difficult as they can either have moved out of the country years ago, or one property could belong to multiple persons not acknowledging each others rights. Finding them and getting them to agree to a proposal is a difficult procedure, requiring meticulous handling. (Lalios, 2014)

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Vatopoulos N. [2013], "Building Athens. A history and apology of antiparochi." Lifo, Athens

As the commercial triangle of Athens is defined as the central area of the Municipality of Athens, which is enclosed by the roads of Stadiou, Mitropoleos and Athena streets, with the tops of the conceived "triangle" of the Syntagma Square, Monastiraki, Omonia.

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The new metro line connecting the city center

The buildings located in the city center are not all clearly owned by one person. They usually belong to people with low, medium income who are not always capable of paying for their refurbishment. Therefore economic viability is absolutely necessary, considering that owners will cooperate towards the same goal. (Tournikiotis, 2011) We cannot deal with a single proposal for all the unused buildings, as their ownership status is different, defining that alternative ideas are needed. Specifically an abandoned building in the center of Athens could belong to:

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### 5.1.3 Unoccupied dwellings

#### Location and mapping

"According to the regional authority’s records, 96 percent of Attica’s abandoned buildings are in the Municipality of Athens. Of these, 31 percent are in the First Constituency, which includes areas such as Exarchia, Kolonaki, Plaka and Psyri and 17 percent are in the Sixth Constituency (Kipseli, Attiki Square etc). Just 4 percent are in Pangrati and Neo Kosmos." [Lalios, 2014]

#### Construction dates and dispersed ownership

From a survey performed from the Department of Urban and Regional Planning at the University of Thessaly, we can see the data about a very central area of the Athens city center, Omonoia square (1650 buildings were analyzed). Here the results of this research will be briefly presented in terms of making a scientific estimation about the areas visited by the author. These will be analyzed later in this thesis, so as to be combined with the argument of cooperative housing, formulate the proposal and trigger the ground for further discussion. More than half of the buildings in this area were constructed 50 years ago, 15% of them were constructed between the time 1970-1990 and only 7% after 1990. As we can understand we are talking about old buildings, which are not always in a very good state. The abandoned dwellings are scattered, with 40% empty in ground floor stores, 37% in higher floors apartments and 18% of empty buildings. (Triadafylopoulos, 2015)

Regarding the ownership status the most important conclusions were that the buildings in the city center are:
- Micro-owned
- Multi-owned

---

37 The land plots are relatively small and owned by more than one person resulting in the building having multiple owners. According to Triadafylopoulos, within the 1650 buildings analyzed, the average owners number was 32, more than 50% of the buildings belonged to 75 owners and there were some cases of 300 co-owners. Consequently, identifying the exact owners of each abandoned property is a difficult procedure, requiring quantitative research by more people, so we are going to make an estimation based on the previous results. Multi ownership is a reality in the city center and could be dealt with, if a win-win proposal is found for everyone.
The case of Athens

5.2 Social aspects

5.2.1 Building density vs. population density

The wider Attica region was estimated to have 3.9 million residents in the early 2000s, but since then the population decline began. Although most of the people were gathered at the suburbs, Athens Municipality still had a high density. Its peak was in 1981 with population density 60,000 per square mile and after the populations decrease it fell to 44,000 per square mile in 2013. Between 2001-2011 the overall population has declined, with the center losing 67,000 residents and the suburbs gaining 58,000. The lower fertility rates and other factors contributed to this loss. Totally, Athens remains one of the most dense cities in the developed world, double the dense of Toronto and Los Angeles and almost the same with London (15,500 per square mile). In fact, in 2013 the Athens had a population of 3.5 million, with a density of 15,600 per square mile (Cox, 2013).

Figure 69 Athens Metropolitan Region population (1938-2011)

Figure 70 Athens Metropolitan area population change (2001-2011)

5.2.2 Bottom-up initiatives

The economic crisis development and lack of State support, lead to the creation of bottom-up community initiatives in the center of Athens. People decided to become active, gathered in group synergies and started to make changes in their lives. (Cioica, 2016) “What we are witnessing is an explosion of social networks born of bottom-up initiatives…” says Stavridis. Citizens are learning to share, exchange, coexist and in the end reshape public space. (Smith, 2016)

Self-organized park of Navarinou

The most striking example is the self-organized park of Navarinou, a piece of Athens history now, whose design has come from the people themselves, with the cooperation of several architects. It’s actions are too many and include assemblies, movies, events, theater, exhibitions, street art, music, art and culture, education, technology, services etc. Urban decay is obvious and abandonment is all over the center, in public buildings, empty stores and apartments. The park of Navarinou is not the only example as people are being collectively organized in other actions as well, such as self-run health clinics, collective kitchens, schools, neighborhood assemblies, etc. (Smith, 2016)

Figure 71 Park of Navarinou in Exarcheia area

38 Synathina: Amalia Zepou has created this online platform named Synathina, so that anyone who wants to organize a community action can upload it there, or search for information from other groups. Citizens can also communicate with the city hall and official services online, in terms of securing the necessary funding to support their projects. Along with community groups, also companies can register to the platform, offering knowhow, or potential funding. (Amalia Zepou is the vice mayor for civil society and municipality decentralization. Synathina means Syn: Plus & Athina: Athens)

Figure 72 SynAthina

*Figure 69: Athens Metropolitan Region population (1938-2011)*

*Figure 70: Athens Metropolitan area population change (2001-2011)*
Comparing the demographic characteristics of the sample studied with specific character and personality questions will help in getting in the right direction as far as the main research question is concerned. A key aspect of the approach was to search for ideas directly from the people and the fastest way to do that was the creation of an online survey. The response was much higher than anticipated (nearly 800 people responded to the questionnaire), but we must state here that young people were overrepresented since they acquire more knowledge of social media. The purpose of this online survey was not to draw direct conclusions, as a sample of 800 people is indeed big, but cannot be representative of the whole country. So, these answers will help to understand the spirit of the people in Greece, towards a scientific estimation. Having reevaluated the survey by specific experts in the field, we have reached the conclusion that some of the questions were a little leading, but nevertheless if they are taken into account in combination with the meticulous research performed before they can show some tensions. Moving on the primary data will be disaggregated in different ways, in search of patterns and consistency. After the first generalizations are made, these will be linked to a body of knowledge, concerning the context in Athens and the theory behind cooperatives.

Disaggregating the data from the online survey in various ways (age groups, gender, income, family status etc) towards answering the main research question.

From the tables we can understand some basic and rather important things. First, there is almost no difference in the preferences of men and women in relation to cooperative living. When the same question is examined through age and gender at the same time, the highest percentages with a positive answer are found in the youngest age groups. On the contrary, the lowest percentages are seen in the people over 65 years, who are normally in pension. This observation leads to the thought that in Greece the younger people, from 19-34 years, are more open-minded to new incoming ideas, whereas the elderly people still have reservations. Considering this, it is appropriate to start by making a proposal for the millennials generation, which reflects the previous age groups and perhaps if this is successful in the future, make another empirical data collection, to register the responders of the older generation towards the idea. (table number 15)

Although within the different age groups we see different percentages about the question of dwelling in a cooperative, in this case we notice that the divergence is not as big as before. (comment 40) When the people are confronted with the question if they would choose to live with others as an advocate for companionship, the answers are mostly positive. So an interpretation from the sample studied in this research, most of which are Greek citizens, is that they are supporters of togetherness and they could include it in their daily lifestyle. (table number 16) However, there is a huge contradiction, which appears when we compare the age groups with the income sources. Before, we concluded that the ideal generation to start the proposal would be the age group of 19-34. However, this age group has the lowest income sources, or no income at all. (table number 17)

From the table n 18, we can see that no matter how low the salaries are the people are still clinging to the idea of home ownership. It has deep routes in their hearts and they consider it a safety net. Therefore, there is the need to explain the idea of collective ownership, which is expressed in cooperative housing. This will give people the chance not to give up on the idea of ownership, but to gain a broader sense for it. It is a fact that they will still have a share of ownership, bringing them safety and acting as their motive to take care of the whole cooperative property. As far as collective activities are concerned, we can see that the majority is positive to the idea. No matter what people believe about owning their own property, still they are curious to change their lifestyles through participating in group actions. The concept of cooperation is still new in the country, but through neighborhood actions and group synergies citizens are beginning to form new objectives about their everyday lives. (table number 19)

Demographic characteristics of the age group 19-34

Having concluded that it would be wise to start making strategies for the younger generation, we should examine their basic demographic characteristics, in the case study of Athens. The aim of table number 20 is to understand the family situation of different age groups and record how many people their family consists of. As a consequence, these observations will be useful for knowing how many people are going to live in the cooperative, so that the specific design strategies will be outlined. In this chart specifically, we can see that the highest number of young people aged between 19-25, are free without children. However, they state that their existing family consists of 3-5 people, so we understand that they refer to their parents and siblings. Taking into account the research done in previous chapters, the assumption that this age group still lives with their parents is obvious. Furthermore, almost the same situation applies for the ages 26-34. The difference from before is that the majority still states their family situation consisting of 3-5 people, but know the equally higher percentages are either free, or in a relationship without children. Therefore, even when they have reached a state in their lives where they have a relationship, assuming from the number of people in their families and previous data, they continue to live in their family homes. Moreover, as proven before, from statistics about fertility indicators in Greece, we can also notice in this chart that people start to have their own families later in life, at the age of 35. When we examine the different age groups, in a relation to their education and working condition we receive various results. Firstly, a healthy observation is that the young ones aged between 19-25, mostly hold a high school diploma and are currently students, in the process of pursuing a University degree. The people aged between 26-34 either hold a university, or a master degree and are mostly employed. However, in the older age groups of 35-44 and 55-64 we notice that the majority employed, is a university graduate with no master. Therefore, we could make the assumption that the job market has become more demanding, forcing the younger

39) 75% of men and 77% of women are positive towards a new idea of cooperative housing in Greece, but as previously mentioned this answer is not taken for granted, as other factors have to be taken into account. For instance, although there was an informative text at the beginning of the survey we can’t be completely sure that everyone knows the meaning of cooperative housing or it is completely known for everyone.

40) Of course the purpose of the question is to lead in favor of the new way of living, but only to understand the differences between the age groups who are interested. Here we see once again the young people prevailing, but the count of older generations remains high.

41) They have the will, but not the means to support the change in their lifestyle. Therefore, when we introduce the idea of cooperative housing in Greece, which requires an initial capital to start working, we should look for additional financial sources, as the shares from the members cannot cover a significant amount.

42) Since 2008 and after, many collective actions have begun especially in the center of Athens and they are getting more organized as time passes. The power of the commons is growing stronger and people are not waiting anymore, but they are taking action for themselves.

82

83
people to receive more education as the means to become more competitive and pursue a position. This is a new reality for Greece, as managing to secure a job with the basic salary nowadays, is considered an important achievement, taking into account the high unemployment rates prevailing.

When we examine the age groups in relation to their housing preferences, the tendency is for the majority of all the people to prefer living in a detached house (one family house) instead of a polykatoikia (multi-family building). Moreover, most of the young people would choose to live in a smaller apartment block, consisting of up to nine apartments. In the center of Athens, where space is limited, density in buildings is translated first in structure and then in height, 4 or 5 storeys.

As a consequence from the previous question, one would assume that most of the people have in mind a permanent residence when they speak about housing. This used to be the case for older groups, but we can see that they are divided now. In the current reality, with the heavy taxation property affecting all the people, we can see that firstly the majority of young people and then half of the older in our study sample admit that temporary habitation could be a solution. In the case of a cooperative, temporary habitation could mean residing in the same place for 10 years or longer, according to the initial cooperative rules. This fact together with the substantial financial cost reduction, due to division, could be a proper solution for Greece. (table number 18)

### Cooperative housing - age - gender

<table>
<thead>
<tr>
<th>Age</th>
<th>Man</th>
<th>Woman</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-18</td>
<td>1,8%</td>
<td>0,2%</td>
</tr>
<tr>
<td>19-25</td>
<td>26,1%</td>
<td>6,1%</td>
</tr>
<tr>
<td>26-34</td>
<td>22,9%</td>
<td>8,8%</td>
</tr>
<tr>
<td>35-44</td>
<td>11,5%</td>
<td>4,2%</td>
</tr>
<tr>
<td>45-54</td>
<td>9,2%</td>
<td>2,2%</td>
</tr>
<tr>
<td>55-64</td>
<td>6,5%</td>
<td>2,2%</td>
</tr>
<tr>
<td>65-74</td>
<td>0,6%</td>
<td>0,2%</td>
</tr>
<tr>
<td>75+</td>
<td>0,5%</td>
<td>0,3%</td>
</tr>
</tbody>
</table>

### Age groups - companionship

<table>
<thead>
<tr>
<th>Age</th>
<th>Count of All Yes</th>
<th>Count of All No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-18</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>19-25</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>26-34</td>
<td>45</td>
<td>55</td>
</tr>
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<td>35-44</td>
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<td>55</td>
<td>45</td>
</tr>
<tr>
<td>65-74</td>
<td>55</td>
<td>45</td>
</tr>
<tr>
<td>75+</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Income - home ownership

<table>
<thead>
<tr>
<th>Income</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>500</td>
<td>75</td>
</tr>
<tr>
<td>501-1000</td>
<td>25</td>
</tr>
<tr>
<td>1001-2000</td>
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</tr>
<tr>
<td>2001-3000</td>
<td>25</td>
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<tr>
<td>3001-4000</td>
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<td>8001-9000</td>
<td>25</td>
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<tr>
<td>9001-10000</td>
<td>25</td>
</tr>
</tbody>
</table>

### Income - collective activities

<table>
<thead>
<tr>
<th>Income</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>500</td>
<td>25</td>
</tr>
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<td>501-1000</td>
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<td>8001-9000</td>
<td>25</td>
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<tr>
<td>9001-10000</td>
<td>25</td>
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</tbody>
</table>

43 So we can interpret the people’s choice, as an idea that they wish to reside in buildings similar to what already exists and not in very high towers. However, the survey here faces a small inconsistency, as in the question about being receptive to new ideas that can change one’s lifestyle, the majority has replied a big yes. Anyway, the purpose of this question was to determine how people imagine where they would like to live and together with them find the right proposal. From the examples of cooperative housing in Zurich, we can see how it develops in many types, blocks, apartment buildings, etc, but we understand that for the case of Athens a new proposal is needed, which will adapt to the surrounding conditions and fulfill the resident’s needs.

44 Would you be interested to stay in a new type of cooperative housing where you be able to offer your skills and earn a high quality of life at the same time?

45 So Age groups - Are you an advocate for companionship as to avoid loneliness, in the case of a building inhabited by many people and under the condition that your privacy is respected?

46 Would you like to participate in collective activities that will improve your everyday life and make you feel like you are part of a group?
48 In relation to the following how would you describe your family situation? How many people does your family consist of? (In a relationship with/without children, free with/without children)

49 Which of the following would you choose:
- temporary habitation up to 10 years or more with substantial financial relief, because of costs division?
- ensuring permanent residence given the financial burdens that are currently related to it?

50 Depending on the particularity of each preserved building we have the following cases, with an increasing difficulty degree:
- Only the building façade has been declared preserved. In this case, the architect can intervene enough inside the building, taking care not to change the façade.
- The whole building has been declared a landmark. Here the renovation work is complex, as it must be followed by precise rules and only minor operations should be proposed, which will not affect the overall building.
- The whole building and its courtyard have been declared a landmark. In this case the operation is almost impossible as external additions to the existing building are prohibited.

Old ideas can sometimes use new buildings. New ideas must use old buildings. Renovation vs construction cost

If costs are higher in the construction or the renovation is relevant and judged by many factors. Initially, concerning the unused buildings in the center of Athens, a very important factor is if they have been listed by the Ministry of Culture or the Ministry of Environment, Energy and Climate Change. The reason is obvious and is related to the extent to which someone can intervene in a listed building and the renovation costs, which tend to rise, as older the building is. Another reason that favors the refurbishment of an existing old building is the cost of a hypothetical demolition. The new legislation has brought changes in this area. While in the older times, the demolition cost included a whole load of demolition material, currently it is calculated by the tonne and depending on the type of rubbish (rubble, green, trash) the price also increases. Also the intermediaries, who are the demolitioner and the dump where the garbage ends up, require their own share in the profits. On top of these in the current situation of the country, within the construction industry, the employees wages and the contributions to Social Insurance Institute—Supplementary Insurance Fund for Employees (IKA) have decreased. Also, more economic materials and products are used, which are imported from other countries, with Greek companies acting as intermediaries. Most of them come from China and the Greek companies receive the products into pieces and undertake their assembly. On top of these, from 2012 onward, strictest energy laws have been voted that tend to push up the cost of the overall construction. Under certain conditions then, it would be more advantageous to remodel an existing unused building, in spite of working to fix a new from the beginning. Certainly, more than 50% of the total percentages of the building project need to be covered, to be able to say that it is of interest to renovate it. If the estate it usable, at least until the stage of frames, it is a good idea to proceed into renovating it, estimating the remaining 50% of the costs. Initially, the total square meters of construction and the cost per sqm are calculated and afterwards on the basis of table number 22, the calculations to find the estimated total construction cost are being done.

Quoting Jane Jacobs in her book The death and life of great American cities, Part Three: The need for aged buildings, pp. 245


They do not always use the word abandoned, as it is associated with the ownership. In other words people are forced to leave their home because they are not able to meet the payment of taxes.
**Construction costs**

<table>
<thead>
<tr>
<th>Construction stage</th>
<th>Participation</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Design &amp; building permit</td>
<td>4%</td>
<td>5,804 €</td>
</tr>
<tr>
<td>Excavations &amp; earthmoving</td>
<td>2%</td>
<td>1,904 €</td>
</tr>
<tr>
<td>Frames of Reinforced Concrete</td>
<td>24%</td>
<td>57,480 €</td>
</tr>
<tr>
<td>Walls - Rotted etc</td>
<td>8%</td>
<td>3,684 €</td>
</tr>
<tr>
<td>Floor</td>
<td>6%</td>
<td>5,714 €</td>
</tr>
<tr>
<td>Total Installation</td>
<td>5%</td>
<td>2,885 €</td>
</tr>
<tr>
<td>Glazing</td>
<td>5%</td>
<td>2,885 €</td>
</tr>
<tr>
<td>Blacksmiths - Furn etc</td>
<td>3%</td>
<td>1,881 €</td>
</tr>
<tr>
<td>Finishes - Ceilings etc</td>
<td>1%</td>
<td>587 €</td>
</tr>
<tr>
<td>Painting</td>
<td>5%</td>
<td>2,885 €</td>
</tr>
<tr>
<td>Bathroom fixtures – Taps - Taps etc</td>
<td>5%</td>
<td>4,760 €</td>
</tr>
<tr>
<td>Heating systems</td>
<td>4%</td>
<td>3,684 €</td>
</tr>
<tr>
<td>Water supply facilities – Drainage - Gas</td>
<td>5%</td>
<td>4,760 €</td>
</tr>
<tr>
<td>Different tasks (simple, handles, etc)</td>
<td>5%</td>
<td>2,885 €</td>
</tr>
<tr>
<td>Total Cost</td>
<td>100%</td>
<td>89,200 €</td>
</tr>
</tbody>
</table>

**5.3.2 Existing proposals for the empty buildings**

Interview with Mr. Yannis Maniatis, former Minister for the Environment, Energy and Climate Change of Greece (2013-2015)

MX: From what I have read, you did a proposal regarding the abandoned buildings in the center of Athens. What was it about?

Y.M: We have worked on and prepared a law plan. The problem with the abandoned is that because they belong to private owners and most of the times many co-owners, no one finally cares either to maintain them to ensure health safety of the people, or even more to exploit and upgrade them…

MX: Did you propose a reuse of these buildings, for instance hotels, or something else?

Y.M: No. We didn’t have the chance to submit this bill then. Greece has no legislation about abandoned buildings right now…

MX: After this legal bill, did you move forward with the renovation of some buildings?

Y.M: No. We didn’t have the chance to submit this bill then. Greece has no legislation about abandoned buildings right now…

**54** Elaeon Ormos 8 Principles for Managing a Commons: “1. Define clear group foundations. 2. Match rules governing use of common goods to local needs and conditions. 3. Ensure that those affected by the rules can participate in modifying the rules. 4. Make sure the rule-making rights of community members are respected by outside authorities. 5. Develop a system, carried out by community members, for monitoring members’ behavior. 6. Use graduated sanctions for rule violators. 7. Provide accessible, low-cost means for dispute resolutions. 8. Build responsibility for governing the common resource in nested tiers from the lowest level up to the entire interconnected system.”

[Walljasper, 2011]

**5.3.3 Economy and the commons**

“Without commons there is no community, without community there is no commons.” ([Godeman, 2001])

Commons are read as something that symbolizes a community. They are a material thing that represents what people have in common, the sociality. Therefore access to the commons is highly important as it equalizes with access to a community. Within a neighborhood they are represented through the open spaces, where people gather to relax, talk and enjoy each other’s company. Citizens are inspired by their surroundings and appreciate being able to live their personal imprint on them. ([Lönn, 2007])

**5.4 Spatial aspects**

As we have discussed in previous chapters the city center is facing significant problems, especially in the housing sector. In 2013, within the crisis, a project was launched, to deal with homelessness, unemployment, small businesses closing and neglect of urban areas. Reactive Athens – 301 Ideas, as it was named, intended to propose sustainable design solutions, increasing the local identity and empowering the social character of neighborhoods. ([Maloutas, 2015])

The Onassis Foundation funded it and the main responsible leaders were Prof. Alfredo Brillembourg & Prof. Hubert Klumpner. ([Main purpose of the project was to find solutions in participatory workshops and local governance, in terms of housing, education, welfare and financial parts. At the same time they tried to replace the lack of local governance support, in terms of housing, education, welfare and financial parts. The most crucial part of the project, was proposing the reuse of vacant housing stock for community services], protecting the most vulnerable groups. New types of social housing and cooperative apartments were proposed, appealing to a socially and ethically mixed crowd. ([The project revealed the need for policy issues that would intervene in certain cases, for instance when the building has a special cultural value but the owners don’t care and let it derelict so that they can turn it into a polykatoikia, or because there are many co-owners, or because the other has no money and lets it collapse, with the danger of the balcony falling on the people passing under it. It is not an action so much of architectural character, it is mostly an action of property law, of legal character that gives Municipality the capability to intervene despite not being the owner.])

**88**
The crisis has had an important impact in local trading. The areas of Athens and Piraeus, which used to be the denser in terms of commerce, are now facing the reality of vacant stores. Small and medium retail businesses are becoming scarcer. Of course this is a wound for the Greek social life, as people are used to a certain lifestyle, of which street power played an important role. Moreover the abandonment of public spaces, along with obsoleting listed buildings, also affect negatively urban life. (Belavilas, 2015)

| | | | 5.4.2 Impacts in the commercial sector |
| | | | 5.4.3 Comparison with Berlin – East Kreuzberg |

Consequences

Amongst the most important consequences was the fulfillment of the people’s wishes, which also turned out to be the most advantageous solution in terms of cost. Moreover the provision of adequate housing acted as a relief for poverty and took into account the local needs. Collaboration with the local authorities was important, along with the Twelve Principles (See Appendix) mentioned before. The self-help and cultural groups revealed a lot more aspects in the buildings renewal and the existing structures, understanding the social needs and economic situation of the residents and improving their lifestyle. He has worked together with the inhabitants to renovate the housing blocks according to their needs and wants. The people have been given guidelines on how to proceed with the renovations, but the basis was self-help. East Kreuzberg was a live neighborhood of living and working. (IBA 1987) The initial reasons of the area abandonment were obvious. Kreuzberg had a total of 130,000 inhabitants, 5000 of whom had left the place and 7000 apartments were demolished. The buildings were left to decay and the people resulted in squatting as a solution to unaffordability of rents. No one really believed that urban renewal was possible, as the authorities gave more attention to property owners, than to citizens groups. The initiative of the International Building Biennale of 1987, to “save the damaged city”, was a sign of change, indicating will to tackle the problems of East Kreuzberg. Cooperative discussions and actions were needed to proceed together with the people, instead of a simple plan.

Reference


54 Cooperative housing is an opportunity of giving life back to small businesses and therefore to the neighborhood life.

57 House of Representatives developed the “careful urban renewal” program. “Careful urban renewal is understood to be planning in close relationship with the local situation with the aim of harmonizing the overall and individual conditions. Decisions relating to the urban space and buildings, in line with this concept, must be linked to the social issues of day-to-day life, provision of affordable housing, preservation and improvement of jobs, provision of schools and nurseries and coordination of developments in the urban structure.” (Walter-Hamer, pp.245) This idea was summed up to the “Twelve Principles”.

58 Specifically, until 1985, 4000 building units were renewed together with the residents, 23 day-care centers with places for 1500 children were created, 5 day-care centers with places for 1500 students, playgrounds, parks and many other local businesses emerged.
The term “triptych model” is used to explain the triple, interrelated relationship between:
- Athens city center
- Millennials housing needs
- Cooperative housing ideas and values

Below the basic points of the following chapters respectively with the above features: 5. The case of Athens, Greece, 4. Social Background, 2. Cooperative housing are presented. These conclusions in the form of mapping are used as a direct approach to the housing problem, which will lead to further realization scenarios and schemes.
We can study many theories over cooperative housing, but the reality is different for each country and different ideas should be implemented. Particularly in the case of Athens, the first step is to inform the world about what it is and then to find a method that is not very painful financially, to enable people to support it. As in everything being done, the harder is the beginning, because if there is a successful example it is naturally expected for more to follow, as it will deliver higher trust. In Athens, the cooperative should start being applied in the city center, where there is the biggest problem for residents. The need is evident and regards the unblocking of properties and the avoidance of high taxation that accompanies it. Also, another reason that favors the city center is the concentration of most unused buildings. A prerequisite is to inform residents about the concept of collective ownership, a brand new idea for most. However it is important to manage not get to social housing, as the notions are different. A law from the Greek state has already been voted, to respect the social economy and support the exercise of collective social entrepreneurship. The positive thing is that lawmakers are young in age, making it open to suggestions for improvement that will serve each idea. This law with its existing form, favors employees and does not include tax reliefs. But maybe in the future if the inhabitants groups make the appropriate proposals, some favorable changes may occur.

Very important is also to find a win-win situation, between tenants, founders, manufacturers, architects and owners. To reach a realistic result the following must be taken into account:
Proposal - how many people want to invest in the cooperative
- which is the current value of land
- the taxation depending on the area
- type of businesses and
- maintenance costs and renovation of buildings.

People who will choose to invest in the cooperative, must have an allowance as incentive. This may concern, for owners of various real estate with high taxation, to choose to give some to the cooperative (and perhaps to avoid the risk of auction) in exchange for their participation and maybe they could receive back some money annually, as a deposit. On the other hand, if members choose investing some small amount of money, as defined by the rules, they could receive performance through their work in the collective.19

Well it is expected that with the current situation in Athens, the initial objectives of cooperative will evolve around entrepreneurship, in order to cover the economic needs. First the group needs to be set up, which will take a legal form that is consistent with the Greek legislation’s interests. This can be either a cooperative, either a real estate management company or something else. Then, when enough properties come into the cooperatives ownership, they can rent them to engage in various business activities such as offices, shops, cafes, backaries and even schools to replace the state, serve the local needs of the area and provide free education. The gains of these activities, could be used by the cooperative for its further development. Also, they could constitute a payment, the incentive for the manufacturer to take the renovation of an estate for free, if he allocates part of the activities exploitation. Finally, through this business move, many people will manage other than roof to find also work, something quite difficult in today’s Greek society.

On the location and the cooperative type, a dispersed cooperative, would be the most appropriate solution for the situation of the center today. Unused buildings are scattered, usually three-storey high and on proximity with each other in each region. So others could be residential apartments and some more central, could play the role of common spaces. Within these spaces of business activity will be included.

Regarding the target group of the cooperative, we choose the generation of millennials to get started because it represents the younger people in Greece, which at the time are more receptive to a new proposal. When a successful launch happens from the young people, then others will begin to show more confidence. So it will help to solve the problems of families with children and then elderly people, who can no longer live alone.

SWOT analysis

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Cooperative housing has been enforced globally with great success.</td>
<td>- It takes time and money to make people commit to such a project. For instance when people are working full-time, demanding jobs they might not have the time to participate in collective activities.</td>
</tr>
<tr>
<td>- In fact they have been proved much more resilient in times of crisis than the social welfare.</td>
<td>- Social activities included within the cooperative reduce neighborhood power.</td>
</tr>
<tr>
<td>- Economic benefits within a community and better value for money for housing.</td>
<td></td>
</tr>
<tr>
<td>Opportunities</td>
<td>Threats</td>
</tr>
<tr>
<td>- The cooperative can create new job opportunities for the young people.</td>
<td>- One possible flaw is that the locals, not being familiar with the concept of cooperation, might have a lot of tensions and misunderstandings within the group structure.</td>
</tr>
<tr>
<td>- It gives locals the opportunity to participate in collective activities and through them learn the values of light and respect towards the others.</td>
<td>- Collective ownership is still a very new idea for Greeks and there is a danger of people reacting negatively towards it.</td>
</tr>
<tr>
<td>- The space being commonly owned acts as an incentive for residents to take care of it. Therefore everyone will help maintain a quality environment for their daily life.</td>
<td>- In a bad case scenario people can loose interest in taking part in collective activities as they are seen unprofitable.</td>
</tr>
</tbody>
</table>

19 Information from Constantina Theodorou, Cohub Athens
From data received by the official survey of Athens Municipality in 2008, which recorded unused buildings in the 7 municipal districts of Athens, this research focuses only in the 1st municipal district of Athens city center, in terms of time and space limitations. Specifically, 3 central areas are selected in close proximity with one another: Exarcheia area, Omonosia area and Monastiraki-Plaka-Sindagma area. The characteristics of these areas are that they are live, concentrate a lot of people and mixed-use activities (residential + retail) and are in immediate need of revitalization. Usually little local stores are found at the ground floors of the buildings, while many of them have been forced to shut down because of the economic crisis. During field research in them, the following recording of abandoned buildings has taken place using the survey from Athens Municipality as a basis. Focus is only on whole buildings, mostly up to 3 floors high and not abandoned apartments, due to the lack of official information for them. It has to be stated that these buildings are dispersed within functioning neighborhoods and have access to the local water and electricity networks. The reasons they are abandoned is their multi-ownership status, which comes from Greece's inheritance tradition, and the difficulty to pay taxes for them as they are equally high with a used building even if they are abandoned. Some of them are also listed, which means that intervening in them can require cooperation with the State, in terms of coming to a common decision. Also, currently most of them consist of public danger in a sanitation level, as they are unhealthy, unstable and parts of them can collapse at any time.

Exarcheia area

As it has been stated before, Exarcheia is a very live area in the city center, with a lot of young people concentrated there. In fact it is an area where many collective and participatory actions take place and the resident’s committee is very organized. The route that has been followed there is near the National Technical University of Athens, where 20 buildings have been recorded in an area of 149.682 m2.

Omonosia area

Omonosia area has a history of immigration and multiculturalism, while some of the most traditional retail shops are located there and the buying prices are relatively low. There 24 buildings have been visited in an area of 289.716 m2, between Omonosia and Malesouergio squares including the central road arteries of 28 Octovriou street and 3 Septemvriou street.
### First District of Athens Municipality: Exarcheia area

<table>
<thead>
<tr>
<th>Electoral district</th>
<th>Address</th>
<th>Description</th>
<th>Comments - General condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td>Lascaros 27</td>
<td>Detached house (2 floors)</td>
<td>EYDAP number A02 Z57257</td>
</tr>
<tr>
<td>35</td>
<td>Lascaros 31</td>
<td>Detached house (1 floor)</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Memvritchi &amp; Lascaros</td>
<td>Detached house (2 floors)</td>
<td>License number 228/12</td>
</tr>
<tr>
<td>35</td>
<td>Ippokrateos 171</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Ippokrateos 173</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Vitarzi 2</td>
<td>Detached house (1 floor)</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Arxipou 96-96a</td>
<td>Detached house (2 floors+semi basement)</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Arxipou 96-96a</td>
<td>Detached house (2 floors+semi basement)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Marmachili 75</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Dervonion 14</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Dervonion 37</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Ereou 80</td>
<td>Detached house (2 floors)</td>
<td>In bad shape, only the façade remaining</td>
</tr>
<tr>
<td>34</td>
<td>Ereou 34</td>
<td>Detached house (2 floors)</td>
<td>License number 835/2006</td>
</tr>
<tr>
<td>34</td>
<td>Kalidromous 33</td>
<td>Detached house (2 floors+semi basement)</td>
<td>Central road, parking across the street</td>
</tr>
<tr>
<td>34</td>
<td>Zodosou Pigi 80a</td>
<td>Detached house (3 floors)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Zodosou Pigi 81</td>
<td>Detached house (3 floors)</td>
<td>Listed, second floor is for sale: 2108951565, 6977651489</td>
</tr>
<tr>
<td>34</td>
<td>Zodosou Pigi 83</td>
<td>Detached house (2 floors+semi basement)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Harilos Trikouri 108</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Tsimiski 38</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Komninou &amp; Zodosou Pigi</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
</tbody>
</table>

Figure 73: Location of unused buildings in Exarcheia area
<table>
<thead>
<tr>
<th>Electoral district</th>
<th>Address</th>
<th>Description</th>
<th>Comments - General condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>28is Octovriou 38</td>
<td>Detached house (2 floors)</td>
<td>In a bad condition, contact phone: 6944512915</td>
<td></td>
</tr>
<tr>
<td>3is Septemvriou 31</td>
<td>Detached house (3 floors)</td>
<td>Ground floor used to be retail use, owner: Anastasopoulos</td>
<td></td>
</tr>
<tr>
<td>3is Septemvriou 32</td>
<td>Detached house (5 floors)</td>
<td>Upper floors renovated, ground floor former retail empty</td>
<td></td>
</tr>
<tr>
<td>28is Octovriou 7</td>
<td>Detached house (2 floors)</td>
<td>In a good state, former use as hotel &quot;Hellas&quot;, very central location</td>
<td></td>
</tr>
<tr>
<td>3is Septemvriou 5</td>
<td>Detached house (3 floors, ground floor double height)</td>
<td>Ground floor used as hotel &quot;Hellas&quot;, very central location</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (4 floors)</td>
<td>In a good state, former use as hotel &quot;Michalas&quot;</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors - semi basement)</td>
<td>Corner building in good state</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>In a medium condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors, ground floor double height)</td>
<td>In a bad condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>For sale, in a good condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors, ground floor double height)</td>
<td>Ground floor used to be retail use - central crossroad</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>In a medium condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>In a medium condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>General good condition - can be refurbished</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (5 floors)</td>
<td>Owner: Varvavitis, For sale</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors - semi basement - attic)</td>
<td>In a medium condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (3 floors)</td>
<td>Ground floor retail use - upper floors residential</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>In a bad condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>In a bad condition</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (3 floors)</td>
<td>Clothing craft company</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors), with a double height ground floor</td>
<td>Has been renovated and used as a famous tavern (&quot;Ta Kazanataki tou Foun&quot;)</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (2 floors)</td>
<td>In a relatively good state</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Detached house (5 floors)</td>
<td>In a medium state, very central location, next to Varvakios Market</td>
<td></td>
</tr>
</tbody>
</table>

Omonoia area
Area: 289.716 m²
Perimeter: 4.045 m
Monastiraki – Plaka – Sindagma area

The route follows there has starts from Sindagma square, where the Greek Parliament is located. There the characteristic of the area are the multiple bars and restaurants, concentrating a lot of young people. Moving on unused buildings have been recorded in Plaka area, which is a historical neighborhood, with an important archaeological meaning and high objective values. Most of them are also highly estimated to be listed due to their location and condition. Finally, the route completed in Monastiraki area where abandoned buildings where found in very central areas, such as Ermou street, which is one of the most commercial streets of the center. Totally, 46 buildings were recorded in an area of 55,780 m².
### Proposal

#### Figure 76
Images of unused buildings in Monastiraki area

<table>
<thead>
<tr>
<th>Address</th>
<th>Building Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agia Eirini sq. 11</td>
<td>Detached house (3 floors)</td>
<td>In a very good state – central location</td>
</tr>
<tr>
<td>Agia Eirini sq. 11</td>
<td>Detached house (3 floors)</td>
<td>In a very good state – central location</td>
</tr>
<tr>
<td>Agia Eirini 4</td>
<td>Detached house (3 floors)</td>
<td>In a good state, ground floor was cafe/tavern</td>
</tr>
<tr>
<td>Ermou 88</td>
<td>Detached house (3 floors)</td>
<td>Zafiriou Chemist Real Estate</td>
</tr>
<tr>
<td>Ermou 94</td>
<td>Detached house (2 floors)</td>
<td>Information: Galinis 210-32125619</td>
</tr>
<tr>
<td>Ermou 96</td>
<td>Detached house (2 floors)</td>
<td>Information: Dimitroglou 210-3210434</td>
</tr>
<tr>
<td>Ermou 111</td>
<td>Detached house (2 floors)</td>
<td>In a bad state, ground floor tavern</td>
</tr>
<tr>
<td>Ermou 115</td>
<td>Detached house (2 floors)</td>
<td>Information: Dimitrakopoulos 210-3210434</td>
</tr>
<tr>
<td>Sarris &amp; Kriess</td>
<td>Detached house (3 floors)</td>
<td>Central location near Ermou street, in a relatively good state</td>
</tr>
<tr>
<td>Tobias 7</td>
<td>1 semi floor remaining</td>
<td>Ruins</td>
</tr>
<tr>
<td>Tolstey 11</td>
<td>Detached house (2 floors)</td>
<td></td>
</tr>
</tbody>
</table>

#### Figure 77
Images of unused buildings in Monastiraki area

- Address: Niki 22
- Address: Krousoula 15
- Address: Th. & Koligos
- Address: N. Nikodemos & Thouladisou
- Address: Navarchou Nikodemos 19
- Address: Navarchou Nikodemos 19
- Address: M. Arvanitis
- Address: Kolbergos 4
- Address: Sotirou 6
- Address: Glentz 1
Figure 78: Images of unused buildings in Monastiraki area

<table>
<thead>
<tr>
<th>Address: Christodoulou 3</th>
<th>Address: Alimos 6</th>
<th>Address: Selay 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address: Vassilou 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address: Theopoulou 9</td>
<td>Address: Vassilou 2</td>
<td>Address: Vironos 18</td>
</tr>
<tr>
<td>Address: Theopoulou 18</td>
<td>Address: Alimos 90</td>
<td>Address: Selay 96</td>
</tr>
<tr>
<td>Address: Astirou 5</td>
<td>Address: Thirassa 17</td>
<td>Address: Area 7</td>
</tr>
</tbody>
</table>

6.2.2 Design strategies

1. Affordable, interactive and participatory design solutions
2. Create local neighbourhood gathering spaces
3. Include community amenities (cafe, restaurant, laundry, grocery store, entertainment venues)
4. Easy access to means of public transport
5. Being able to reach central spots on foot
6. Combine the small “me” space with much more “we” space
7. Create shared living spaces for social interaction (indoors and outdoor common terraces)
8. Nodal and nomadic spaces: “Nodal elements are based on the idea of a centering point of component parts, like a joint in the stem of a plant where a group of leaves grows out.” [FFKR Architects] Telecommunication of spaces within a building is important and offers flexibility and comfort to the residents.
9. Flexible design response and spaces: kitchens and side entrances offering a connection to the main living space and at the same time they can be closed for privacy.
10. Use of narratives: The use of narrative design is more personal and helps people get involved. Large common use spaces are needed upon arrival, such as a restaurant or a cafeteria and moving towards the inner parts the private spaces are found.
11. Bring the outside in: Fitness and well-being are very important features for millennials, therefore a fitness center, large and open to the outdoor area is necessary.
12. A responsive home one that responds to millennials needs. Modular extensions are possible in case of a family. Also responsive means fully automated, smart house.
13. Experience based and technologically savvy design
14. Contemporary transitional ideas
15. Thoughtful and efficiently maximized space: Instead of enlarging private areas such as bedrooms and closets, millennials prefer to have bigger, quality shared spaces, where they actually spend the biggest part of their day.
16. Materials: economic, durable, easy to maintain
Recently in Athens there has been an emergence of alternative practices, as an answer to the economic crisis. These involve participatory actions, solidarity networks, economic and social support. All of these actions are coming from the people, while they claim their right to the city and aim for the improvement of their lives.

Ideology

Initially, as it has previously been analyzed, almost every cooperative has an ideological part. In his utopian work Neustart Schweiz, H. Widmer (or else pm) explains excellent resilient principles of participatory processes:

- transparency,
- communication,
- cooperation,
- democracy,
- modularity,
- decoupling capacity,
- decentralization,
- relocation,
- ecological design,
- adapted size,
- cognitive diversity,
- graduated commitment and
- belonging” [Apostol]

One of the most important goals that cooperatives promote is sustainability. Athens is far behind in this level, as for example only 4% of the garbage are being recycled. Therefore, this could be an initiative included in the cooperative model. It would also help cleaning-up the city center. Moreover, sustainability can be achieved in a second level, by maintaining the old buildings using environmentally friendly materials and increasing their overall safety.

Bottom – up strategies

It is necessary that the people are firstly properly educated before they start any cooperative project. The reason is that these ideas are new and there will be a lot of mistrust in the beginning. In terms of making everything clear some workshops need to be organized, through resident’s committees and local initiatives. There discussions will take place, informing people about the value of social and solidarity economy and the idea of collective ownership. Through these processes questions will arise and people will learn from each other. Totally, only by taking part in the workshops apart from being informed, they will also learn to develop a common culture of cooperation. As a result residents of the cooperative will be able to live in close proximity, with minimum conflicts and be able to manage the administration of their houses autonomously and cooperatively. Self-help is also necessary for the development of the cooperative’s houses, as people will take part in the design process and speak their minds.

Decisions in neighborhood committees will be organized according to the people’s personal preferences. At the beginning voting will be certainly necessary, but taking into account that no one should be displeased. This means that there shouldn’t be the law of majority that rules, but listening to everyone’s opinion and trying to reach an agreement. This will be easier after the educational workshops, as people will know what it’s about and will probably easier see eye to eye. Nevertheless, a management group is necessary to organize the discussion and make sure that there is no chaos.

Connection with other collectives

At a second level, discussions with the city need to take place. Of course these cannot happen on a one – to – one basis, so negotiating committees need to be developed as the intermediary between the residents and local authorities. They will only be used as a secondary assisting measure, if procedures come to a dead end.

Collectives need to be organized with each other and exchange ideas and help. At first, this will happen in a smaller, local scale that is already taking place. Social networks are being recorded through online platforms where they can present their actions and maybe receive help from non-profit organizations. At the same time they should maintain their autonomy and basic functional ideas. Through connecting with each other collectives will gradually gain more economic and social power.

Formation of a network

In a broader scale networks could be organized nationally and furthermore globally. Some platforms of organizing cooperative activities already exist, but still they could be enriched with new, innovative ideas. One successful example is Fair-Coop, a nonprofit organization functioning online. They promote fairness, solidarity, self-management and cooperation with a target to reduce social and economic inequalities in this world, acting autonomously from the State. They act in a global level, believing in a new economic system of reinforcement and supporting cooperatives in many countries. Specifically in Greece, FairCoop Greece, works to promote Integral Cooperatives in Greece, together with Cooperativas network.

Its basic principles and ideas are liberating, but especially for this case, there is a need to create an online network supporting young people who would like to form a housing cooperative. The basic guidelines and ideas about self-management could be presented, so that everyone has easy access to them. This could maybe happen in collaboration with Cooperativas network, which already displays some proposals.

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See chapter 2 cooperative housing

Official website: http://cooperativas.gr

SinAthina and many other such platforms already exist for the organization of collective actions.

Official website: https://fair.coop

---


162 "The Oakland and other such work platforms already exist for the organization of collective actions."
In the above table some possible scenarios for the cooperative financing are presented. These involve multiple sources and as mentioned in the squat analysis the biggest challenge is to acquire the initial capital needed for the beginning of the project. However, money should not be a problem since additional solutions are available. The lowest percentage of money should come from the member’s shares, as people are already in a difficult financial situation. However these shares will only act as collateral and residents are free to leave the cooperative whenever they want. On top of that international institutions will play an important role, as they would be interested to finance new and fresh ideas. Finally, donations and contributions are mentioned not only in the common form, but also as a way of investing one’s property into the cooperative, with an exchange of shared ownership.

**6.3.2 Strategies for rehabilitation of the vacant dwellings**

<table>
<thead>
<tr>
<th><strong>Field of intervention</strong></th>
<th>Unused buildings in the 1st Municipal District of Athens Municipality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Problem description</strong></td>
<td>Currently there is a large number of buildings unused in the city center. The reasons are impossible property taxes and lack of agreement due to multiple owners. Athens city center is in immediate need of revitalizing.</td>
</tr>
<tr>
<td><strong>Implementation strategies</strong></td>
<td>Firstly, apart from the study performed by the Municipality of Athens in 2008 to record them, field research is necessary in order to define their current situation. The next step would be to estimate rehabilitation costs and in some cases think about withdrawing the building. Furthermore, financial resources need to be found to cover the costs of their renovation, provided that their owners will agree.</td>
</tr>
<tr>
<td><strong>Types of strategies</strong></td>
<td>All residents will be owners (collective ownership – membership shares) of the apartments and renters at the same time. Proposals of rehabilitation regard multi-family buildings. There 1 room apartments for singles will be proposed, as well as 2 or 3 room apartments for couples and bigger apartments for co-living.</td>
</tr>
<tr>
<td><strong>Proposal – outcome analysis</strong></td>
<td>Bottom-up initiatives from the residents will set the beginning of the process. Small collective groups that will formulate and grow bigger into a cooperative will trigger discussions. They will be the ones to find additional financial sources (as stated in the previous chapter) and start participatory design processes for the renovation of the abandoned buildings. A pilot project will act as the beginning and determine future actions.</td>
</tr>
<tr>
<td><strong>Possible State intervention</strong></td>
<td>Although this is a self-help project cooperation in a certain level with top-down initiatives is necessary. The local Municipality could grant some of the unused buildings that are in their property to the cooperative in exchange for renovating them.</td>
</tr>
</tbody>
</table>

**Indexes**

- Numbering of the unused buildings
- Stating their current condition (micro-owned, multi-owned, listed, State owned)
- Estimate their rehabilitation costs
- Illustrate changes in existing legislation

**International actions**

Cooperation with non-profit organizations

**Expected costs**

Depend on the size of the area, conditions of the buildings and existing legislation. As stated before in this thesis, if 50% of the building is usable (at least until the stage of frames) then rehabilitation costs will be lower than building something new.

**Timeline**

Timeline is subjective in a big percentage and depends upon a number of factors, such as the people’s spirit, culture, availability of resources, accuracy of authorities responses, etc. However, this is a possible estimation stemming from this research thesis: 1st year formation of the collective 2nd year educational workshops for the residents and following discussions 3rd year agreement on a rehabilitation proposal and financial scheme, while starting the implementation process in participatory design.

**Cooperation with other institutions**

Collectives need to work together to strengthen their actions, but at the same time maintain independence. Communication with other cooperatives, local and international is important to help in the organization processes.
Proposal of win-win situation for all the parties involved

From a smaller to a bigger scale a win-win solution needs to be proposed for all the parties involved. The housing problem of the Greek millennials is there and needs to be faced, using the existing means in the current reality. The following proposal of everyone gaining something will act as an incentive to move matters faster in the cooperative housing implementation. More specifically some incentives could be:

- For the millennials: easy access to affordable and adequate housing, through the housing cooperative. On top of that, new employment opportunities will arise for everyone (working in businesses included in the cooperative, or collaborating with them).
- For the residents: a member of the cooperative apart from financial relief, will give them the opportunity to interact socially with other people. Whenever they feel like it, they will be able to enter one of the common spaces in the building (cafeteria, bar, restaurant) and chat with the other residents.
- For the neighborhood: rejuvenation and life brought back to the neighborhood. Social activities of the cooperative will enhance relations between citizens and make bonds stronger. Neighborhoods will gain power again as places of social interaction and self-government.
- For the city center: Specifically in Athens where State help lacks, self-management will be an important step in revitalizing the city center. Cooperative actions, recreations of small business activity, refurbishment of old buildings, are all factors that will make a change in the existing landscape.
- For the local Municipality: they will get the chance to have the old buildings in their territory refurbished and the financial resources will come from alternative sources, since lack of money is a reality. Moreover, they will gain more local power, as residents will be further socially and culturally engaged.
- For the State: Although they will not make a profit from these buildings, at the same time by granting abandoned buildings to the cooperative and supporting them with respective legislation, will ensure the tackling of a bigger housing problem.

Conclusion

In conclusion, this specific housing research focuses on a realistic ongoing problem in Athens and attempts to propose affordable, alternative solutions. The term affordable housing is often used, without any explanation following. In fact, according to UN Habitat only 13% of the world’s cities have affordable housing, respectively to the relation of income to housing price. Apart from the people in the immediate risk of poverty, the middle-class has serious housing problems as the ratio of income to housing prices in Greece is further explained in chapter 3.5.2

Feasibility of introducing cooperatives in Athens

Residential oriented towards the needs of the future tenants.

- Network of actions, discussions with the city.
- Have a common culture of cooperating.
- Develop the cooperative's name in the administrative districts and the local and national authorities. Both parties must agree before any measures are taken.
- For the residents – with the residents.
- Organization of advisory groups for the tenants that will act as a group of tenants and will have representatives from the owners.
- Neighborhood committees will provide information and organize the decision making through voting or other ways.
- Self-help by the residents is necessary for the renewal to become possible. They should manage the administration of their house cooperatively and autonomously. Therefore, in order for this to happen the cooperative should begin with a small number of members (the number depends on many factors, however, from the Zurich cooperatives it is assumed that 100-150 people)

In conclusion, a cooperative is a completely new idea for the local people, so trust and confidence must be developed in order to achieve progress.

- Provide knowledge about: a new social economy and the shared ownership model.
- Affordability and lifetime quality.
- The new buildings offer more space at lower cost than any newer building.
- Start from the city center and focus on the unblocking of properties.
- Fund a win-win situation between tenants, landlords, manufacturers, architects and owners.
- Planning of general urban renewal in the area.
- Maintaining the block structures.
- Renovation and modernization.
- New construction in the future.
- Street space.
- Social facilities.
- Public spaces.

Collective land and management

Common architectural styles should be used for the renovation housing stock. This should happen in stages, starting from setting a basis and gradually improving more spaces. Hence, all the possibilities of new forms of living within the existing housing stock will be examined carefully.

Organizations of social networks in crucial terms of participation in the decision making of the design process.

Secure funding and develop new financial systems.

Financing sources must be identified closely to ensure trust and stability from the beginning of the project.

When the required funds exist, State financing would be ideal in assisting with the acquiring of the plot and the operation, maintenance costs.

Incourage local governments to support the cooperative.

Public use should be included for the common life of the people.

Include social activities such as a café, cinema, grocery store, meeting room, a small restaurant, common terraces or courtyards, etc. These spaces will give people the opportunity to interact, know each other and at the same time bring pride to the cooperative.

Manage living and working at the same time.

Cultural exhibitions and meeting rooms.

Programs to support young people find a job. Having in mind today’s high unemployment levels, the cooperative network could assist young people in securing a place in the working field. This will happen through careful counseling, apprentice’s offers and creation of positions in the businesses within the cooperative.

Sports facilities. If the right empty buildings are found and its specifications match the needs of a sports and leisure center, it can be transformed into one. Consequently, young people will be able to exercise within their neighborhood and together with their friends.

Future modifications: When other groups of people are influenced by the Millennials and want to participate in the cooperative, some transformations must be made, relative to its lifestyles. Plans for senior citizens must be designed, with easy access points (names, etc.) and common spaces. Larger apartments for families should be included, along with eating facilities for children. Parent groups can organize the small day-care centers and funding can be found through neighborhood groups, as an answer to the lack of State social welfare. Funds should cover the costs for teachers and equipment.

Development of a community school to cover the district’s needs. It should be open to the neighborhood, offering education and leisure activities.
The reaction of social actors out-
side a dyadic power relationship in
the manner of their reaction, is
expected to be brought to trial. Moreover, the dissertation demonstrates that 90% of Athens citizens believe that it is
difficult to find a job in their city. Specifically in the years 2010-2013 the number of
unemployed people rose up by a million, including the young people who cannot
enter the workforce. As determined in this research thesis this generation is referred to
as the millennials, one of the largest generational groups so far: 10,955,000 in
Greece at 2015, 3,618,846 in Athens. Greek millennials cannot anymore find sup-
pport in the family case model (See chapter 3.1.2 Family networks) and therefore are
not in a position to enter the housing and rental market.

Access to housing becomes more difficult as the existing regulatory system is
responsible for the increase in housing costs and the imposition of unbearable taxes
to the citizens. In times of crisis and when there is lack of social welfare, people
have to make matters in their own hands and organize in social networks to
achieve changes at their everyday life. This power is separated from violence, or
authority; it is the power of communication, developed in small groups of people
and gradually gaining more action. (Detel, 1998, p.13) In this spirit, since the
beginning of the economic crisis, a lot of collectives started to shape in Athens
center and collaborate with each other. (for the people – with the people) These
social affiliations as Hannah Arendt names them, can change the dyadic concept
of power, when the powerless use the will of communication to gain more influ-
ence. (Detel, 1998)

The formation of social networks, sets the beginning for cooperatives. Cooper-
aves are in fact communities getting together, without any intermediary, securing
the funds and initiating change. The cooperative's analysis results that there is no
ideal member number for starting a cooperative, it is more somewhere between 100
for smaller ones and social units of 500, which allow for more anonymity. As far as
the financial scheme is concerned, this thesis has illustrated that Swiss cooperatives
are based 65% on mortgage institutions, 15-20% on mortgages and 5-20% on equity.
A network of actions is created, where everyone learns from each other and
they discuss with the city. Discussions take part through negotiating committees,
voiced by the people and representing them at the authorities. Each cooperative acts
individually but collaborating with others at the same time, under the umbrella of
a national management organization. (See chapter 2.1.1 Framework) The planning
is participatory and architects work together with the people for their needs,
towards people-led and community driven citywide upgrading. Therefore,
everything starts from the regional, city scale and then reaches a national level.

Cooperative housing systems have been proven resilient and sustainable in times
of crisis. At the same time they offer security, dignity of lifestyle and identity as people
can live in a cooperative for a long time, without having to worry that they will loose
majority has to spend almost 40% of their income for housing.12 As proven in the
research analysis in the year 2009 housing ownership was 80% and the low interest
rates for residential mortgages (3.77% in 2012) have caused a big demand for hous-
ing loans. Mortgage over-indebtedness is a fact and as it was defined in chapter 3.2.3
Red loans, during the years 2017-2018 almost 100,000 cases regarding the Kasteli
law with respective debts almost 18 billion euros, are expected to be brought to trial.

Cooperative housing has been proven resilient in times of crisis. They have
been prove to be the only form of housing which the citizens had
resorted to be the only permanent element of the modern age, and meanwhile that it is concerned with different economies in a wide spread
type of power and in modern times of democracies and expectations." (Detel, 1998, p.13)

"The reaction of social actors outside a dyadic power relationship is a vital element in its formation and preservation. In this model, the political structure which includes the particular social actors pariah-
to a dyadic power relation in the one hand to align themselves with the political, the admin-
istrative, and the special-interest communities of the city as a whole." (Jacobs, 1993)

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Proposal

renting at the same time would exist. (See chapter 2.2.4 Self-determined housing)

Also, taking into consideration millennials well being and fitness ideas, a sports and leisure center could be designed, if the right building is found, to give them the opportunity to exercise within their neighborhood and together with their friends.

The initial cooperative housing model proposed is a dispersed cooperative in the city center, with one or two central buildings concentrating the common activities. The reason is geographical and has to do with the empty small buildings and apartments being in close proximity with each other. Typologically, 1 room apartments could be proposed for singles, 2 or 3 room apartments for couples and also bigger apartments for young people who would like to try the idea of co-living.

As a long term scenario, after this first example for the millennials is implemented, others could follow. Having witnessed the success of a first case study, other people might want to participate in the cooperatives and change their lifestyles. Naturally, if this happens modifications will be necessary, so that the proposed housing fits their needs and preferences. For instance, if families are interested, larger apartments will need to be designed, along with caring facilities for children.

Co-living is in fact already happening in many countries around the world with great success. Apart from financial relief, it offers a chance for companionship and social interaction.

Parents could organize the small day-care centers and costs for teachers and equipment could be found from cooperative funds. Community schools could be developed to cover the district’s needs. Furthermore, if also senior citizens are interested special flats should be designed, covering their wishes. (For instance easy access points would be needed, such as ramps, etc.)

Finally, the reason this thesis focuses on the younger generations needs is based on the scientific estimation (from bibliography and empirical data collection) that they are more receptive to lifestyle changes and can act as an influencing example for others. Also, from a location point of view, refurbishing the abandoned buildings in Athens city center is only the beginning, as in the future other cooperatives could be developed in the form of housing complexes, located at the suburbs. (Comment 63) This is the second step, as costs would be much higher to build something new from the beginning, but it could be plausible as they would have the support of previous cooperatives. (Comment 64) Thinking more ahead, cooperative housing schemes could be proposed in a national level, solving the housing problems of a big population percentage and at the start using the existing means available. (Comment 65)
Abbreviations and Acronyms

DEI: Public Power Corporation

DIY: Do – It - Yourself

E9: Form E9 is a tax form to fill and give to the state, covering all of the properties that citizens have in their possession.

ELSTAT: Official Greek Statistical Authority

ENFIA: Unified Tax of Owned Property

ESPA: National Council for Quality Development in Greece

ESL: Early School Leavers

EU-SILK: European Union Statistics on Income and Living Conditions

Fdr: Fonds de Roulement

FOCHOL: Federation of Housing Collectives

FPA: The tax of added value

GDP: Gross Domestic Product

ILO: International Labor Organization

NEET: a young person Not in Education, Employment or Training

NTUA: National Technical University of Athens, Greece

OAED: Manpower Employment Organization of Greece

PASEGES: National Agricultural Cooperative Federation Compounds

PAN-ELLINIES are the exams young people give in Greece at the age of 18 years. The exact translation of the word is everywhere (PAN) – Greek (ELLINIES), stating the fact that they are the same all over the country. We must stress out at this point, that these exams are highly demanding and being accepted at the University is an important achievement.

PM: Hans Widmer was born in 1947 and is also know by his pseudonym P.M. He is a Swiss author and creator of the social, utopian book bol/bolo.

SCEx: Social Cooperative Enterprises
Appendix

### Answers from the online survey (792 answers)

<table>
<thead>
<tr>
<th>Sex</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Man</td>
<td>274</td>
<td>35.0%</td>
</tr>
<tr>
<td>Woman</td>
<td>468</td>
<td>65.1%</td>
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### Nationality

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Greek</td>
<td>732</td>
<td>93.5%</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

### Country of residence

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Greece</td>
<td>669</td>
<td>90.0%</td>
</tr>
<tr>
<td>Other</td>
<td>14</td>
<td>10.0%</td>
</tr>
</tbody>
</table>

### Age

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1-10</td>
<td>13</td>
<td>1.7%</td>
</tr>
<tr>
<td>11-15</td>
<td>215</td>
<td>28.1%</td>
</tr>
<tr>
<td>16-25</td>
<td>236</td>
<td>31.1%</td>
</tr>
<tr>
<td>26-44</td>
<td>356</td>
<td>48.3%</td>
</tr>
<tr>
<td>45-54</td>
<td>98</td>
<td>12.2%</td>
</tr>
<tr>
<td>55-64</td>
<td>77</td>
<td>10.4%</td>
</tr>
<tr>
<td>65-74</td>
<td>8</td>
<td>1.1%</td>
</tr>
<tr>
<td>75+</td>
<td>2</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

### In relation to the following how would you describe your family situation?

| Free without children | 200 | 30.0% |
| Free with children    | 30  | 4.0% |
| In a relationship without children | 231 | 31.1% |
| In a relationship with children | 192 | 25.0% |

### How many people does your family consist of?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>199</td>
</tr>
<tr>
<td>3-5</td>
<td>517</td>
</tr>
<tr>
<td>5+</td>
<td>36</td>
</tr>
</tbody>
</table>

### Educational level

<table>
<thead>
<tr>
<th>Education</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gymnasium graduate</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>High school graduate</td>
<td>131</td>
<td>16.8%</td>
</tr>
<tr>
<td>University graduate</td>
<td>270</td>
<td>34.9%</td>
</tr>
<tr>
<td>Master holder</td>
<td>215</td>
<td>27.3%</td>
</tr>
<tr>
<td>PhD holder</td>
<td>28</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

### Monthly income

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I have no income</td>
<td>202</td>
<td>27.2%</td>
</tr>
<tr>
<td>&lt;500</td>
<td>59</td>
<td>7.9%</td>
</tr>
<tr>
<td>500-1000</td>
<td>114</td>
<td>14.5%</td>
</tr>
<tr>
<td>1001-2000</td>
<td>120</td>
<td>15.2%</td>
</tr>
<tr>
<td>2001-3000</td>
<td>130</td>
<td>16.3%</td>
</tr>
<tr>
<td>3001-5000</td>
<td>47</td>
<td>6.3%</td>
</tr>
<tr>
<td>5001+</td>
<td>31</td>
<td>4.2%</td>
</tr>
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</table>

### Working condition

<table>
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<tr>
<th>Condition</th>
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<tbody>
<tr>
<td>Student</td>
<td>177</td>
</tr>
<tr>
<td>Unemployed</td>
<td>77</td>
</tr>
<tr>
<td>Employed</td>
<td>655</td>
</tr>
<tr>
<td>Retired</td>
<td>28</td>
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</tbody>
</table>

### In which of the following residential types would you prefer to stay?

<table>
<thead>
<tr>
<th>Type</th>
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</thead>
<tbody>
<tr>
<td>Detached house</td>
<td>877</td>
</tr>
<tr>
<td>Apartment block</td>
<td>166</td>
</tr>
</tbody>
</table>

### In which of the following types of flats would you prefer to stay?

<table>
<thead>
<tr>
<th>Type</th>
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<tbody>
<tr>
<td>Apartment block up to 9 apartments</td>
<td>624</td>
</tr>
<tr>
<td>Apartment block from 10 and above apartments</td>
<td>109</td>
</tr>
</tbody>
</table>
I believe that habitation within a neighborhood, contributes to the healthy development of the individual and his smooth integration into society.

I agree: 604 93.4%
I disagree: 49 6.6%

If you choose to stay in Attica and specifically in the Municipality of Athens, which of the following areas would you choose? (multiple choice)

- Erechtheia - Neapoli - Museum
- Pedio of Ares - Evelpidon
- Historic center - Plaka - Psiri
- Klonaki
- Kolonaki - Lycabettus
- Pagoni - National Conservatory - Zappeion

- Mest - Stadium
- Nea Kosmos
- Votanikos - Roof
- Kerameikos - Metaxourgio
- Thissio - Preroloma
- Sepolia - Skouze hill - Kolonos - Platos
- Academy
- Kato Patisia - Agios Eleutherios
- Kipseli - Platsia Amerikis
- Girekomi - Poligono
- Gizi - Abelepoli - Goudi

Which of the following would you choose?

Temporary habitation up to 10 years (or more), with substantial financial relief, because of costs division.

I agree: 466 28.3%
I disagree: 288 71.7%

I am receptive to new ideas that can change my daily routine and lifestyle.

I disagree: 1 10 1.3%
2 2 2.8%
3 104 15.7%
4 283 38.1%
1 agree: 5 308 41%

I am a person of multiple interests.

I disagree: 1 5 0.7%
2 22 3%
3 153 20.6%
4 281 37.8%
1 agree: 5 302 38%

I like to take part in participatory actions within a small group of people (3-5 persons) with target the advancement of new initiatives for my country.

I disagree: 1 47 6.3%
2 137 17.1%
3 247 33.2%
4 176 23.7%
1 agree: 5 146 19.7%

In my work I prefer to work within a team because I function better than as an individual level.

I disagree: 1 54 7.3%
2 91 12.2%
3 224 30.1%
4 218 29.3%
1 agree: 5 156 21%

I prefer to manage a crisis situation by taking responsibility for the others.

I disagree: 1 33 4.4%
2 93 12.5%
3 230 32.2%
4 281 33.8%
1 agree: 5 128 17.2%
Interview with Mr Yannis Maniatis

M.X: What do you mean exactly?

Y.M: I will tell you what I mean. Because it intervenes in the “holy” ownership right, which is also enshrined in the constitution, some lawyers have told me that the fact that you give some sort of superpower to the local municipality to take initiatives when realizing that the environment quality is in danger, is a matter of unconstitutional. I believe there is no such danger and it is a proposal upon which one can base, to start an effort of upgrading Athens city center. I have also written an article about this and send it to Kathimerini newspaper.

M.X: After this legal bill, did you move forward with the renovation of some buildings?

Y.M: No. We didn’t have the chance to submit this bill then. Greece has no legislation about abandoned buildings right now. At the time we had other issues to deal with, so this bill did not move more and it’s yet reworked. The only certain thing that I can tell you, is that with everyone that I have talked about it, with the mayor of Kalamata; all big cities, Thesaloniki, Kalamata have the same huge issue, that in their centers there are abandoned buildings not being exploited, as their owners cannot agree. Most of the abandoned are in Athens, but it is a PanHellenic problem.

M.X: Do you believe that this bill will go forward in the short-term future?

Y.M: I will tell you what I mean. Because it intervenes in the “holy” ownership right, which is also enshrined in the constitution, some lawyers have told me that the fact that you give some sort of superpower to the local municipality to take initiatives when realizing that the environment quality is in danger, is a matter of unconstitutional. I believe there is no such danger and it is a proposal upon which one can base, to start an effort of upgrading Athens city center. I have also written an article about this and send it to Kathimerini newspaper.

Appendix

For space reasons only the parts of the interview that were not mentioned in the research chapters are included in the appendix.
Y.M: While I know that Kaminis (mayor of Athens Municipality) wants it a lot, I don't know to which level it will move. If I was now minister I would forward it, because it is a legislation with no cost, it has political benefit and it opens possibilities to the State and private sector to invest in real estate with a good cause. Their thoughts were mainly to house units of social solidarity, such as an elderly home, or a cultural center. Our thought was to give taxing motives to the owners; instead of paying ENFIA 100 euros I will let you to pay 50 euros, but you need to give me proof with receipts that you have improved your building. All these money should be invested to the particular property.

M.X: This is a very good proposal. It could act as an incentive.

Y.M: Our thought was to protect the collapsing buildings with no cultural value from the one side and from the other to give motive to owners to renovate their listed buildings with cultural value. They can make them a bar, a cafeteria, a restaurant, etc.

M.X: Cooperatives in fact include social activities, which is good for the empowerment of neighborhood.

Y.M: The neighborhood definitely will receive it very positively.

M.X: It might also help with the unblocking of property. That was mostly what I wanted to ask, what both sides would win in your opinion.

Y.M: Look with the situation in Greece, giving motives to the owner is necessary because property is a burden and he feels it like one, but the State has a reason to give him a motive as they want to protect their cultural heritage. Of course, when talking of economic motivation the Ministry of Economics does not agree at all. We were thinking to do various actions and activate the JESSICA program, a European program funding small-middle actions. This was our prototype to find funding sources. So we had 2 sources: the one was tax motives and the other to find direct funding sources.

Interview with Mr. P. Claus

M.X: Now as far as the organization is concerned, do things work?

P.K: There is the association of cooperatives which is responsible for all the cooperatives and another committee for Kraftwerk. There are also some rules of living together, which should be respected, if everything is to work right.

P.K: There is a board of people which are elected once a year and organize things here. Also in one of the central buildings of Kraftwerk is the committee, which takes care of financial issues. All these positions are full-time jobs and are payed according to the law.

1. The renewal must be oriented to the needs of the present inhabitants and to be planned jointly with them. The fabric must be preserved.

Experience: Financial backing is only granted with the approval of the tenants. All tenants in houses earmarked for renewal are hosted after by independent tenant advisors.

Problem: The two central elements ‘tenant approval’ and ‘tenant advice’ are not guaranteed in the long term.

Experience: The old buildings offer more quality at lower costs than any new building!

2. A fundamental principle of urban renewal must be a large degree of agreement between the users and those carrying out the measures.

Experience: Individual cases are supervised and two district committees have been formed in East Kreuzberg, in which local people and the authorities reach agreements on projects for the area.

Problem: There are many problems (e.g. unemployment) which cannot be solved by these planning committees.

3. Uncertainty and fear set the tone of the situation in the renewal area. Trust and confidence have to be re-established. This principle should be reflected without delay in all leases. Measures should be introduced immediately to repair the damage threatening the fabric as quickly as possible.

Experience: A great deal of public funds were invested in Kreuzberg between 1982 and 1985. The way they were used could only partially be controlled.

Problem: Often too short term action is taken when controlling the planning, so that advance planning is made considerably more difficult.

4. It should be possible to carry out the renewal in stages and to supplement an initial basic standard by further measures at a later date. The possibilities contained within the housing stock for new forms of living should be carefully taken advantage of by limited demolition planting of gardens in block interiors and the design of façades and gable walls.

Experience: Principles 4 & 6 could be successfully put into practice above all with the help of the large housing associations and the system of ‘block architects’ who have the confidence of all parties.

Problem: Many individual owners and private companies try to circumvent these principles by using their own architects.

5. "Public initiative must be renewed and supplemented according to needs."

Experience: A work of art has to be performed in Kreuzberg in order to accommodate additional amenities (e.g. schools) in an area already built up to full capacity without forcing out any tenants of users.

Problem: Public projects take too long.

6. Urban renewal is only possible on the basis of principles for social planning. The principles must provide guidelines for the rights of participation and the material rights of the people concerned.

7. "Public initiative must be renewed and supplemented according to needs."

Experience: A work of art has to be performed in Kreuzberg in order to accommodate additional amenities (e.g. schools) in an area already built up to full capacity without forcing out any tenants of users.

Problem: Public projects take too long.

8. Urban renewal is only possible on the basis of principles for social planning. The principles must provide guidelines for the rights of participation and the material rights of the people concerned.

9. "An open form of decision-making is necessary with increased representation of local people and the establishment of decision-making committees in the area."

Experience: The local people organize themselves in very different ways. The most successful form to date was the "Vereinigungsd" association model (version 12.36).

Problem: This model cannot be exported in every district.

10. Urban renewal which is to inspire must needs steady financial backing.

All chances of developing new forms of financing should be exploited.

Experience: The best financiers are the public companies and the self-help associations.

Problem: The city government only wants to finance with reservation the state-owned companies.

11. "Urban renewal is only possible on the basis of principles for social planning. The principles must provide guidelines for the rights of participation and the material rights of the people concerned."

Experience: A work of art has to be performed in Kreuzberg in order to accommodate additional amenities (e.g. schools) in an area already built up to full capacity without forcing out any tenants of users.

Problem: Public projects take too long.

12. Urban renewal is only possible on the basis of principles for social planning. The principles must provide guidelines for the rights of participation and the material rights of the people concerned."

In this densely populated neighborhood (100 x 100 m of floor space, up to eight floors), about 500 people can live and work in some cases.

Source: Neustart Schweiz

Figure 8

in this densely populated neighborhood (100 x 100 m of floor space, up to eight floors), about 500 people can live and work in some cases.

Source: Neustart Schweiz

Figure 8

The need for affordable housing in Switzerland arose.

Source: 0500 project

Figure 3

Neighborhood development

Source: From the 0500 project, NeNa

Figure 1

Cooperatives promoting solidarity

Source: ABZ cooperative

Figure 2

The need for affordable housing in Switzerland arose.

Source: 0500 project

Figure 3

Cooperative infographic

Source: Online

Figure 4

Community and shared ownership

Source: MAZI project

Figure 5

Siedlung Hallen in Bern, by Atelier 5

Source: Pinterest

Figure 6

Res Keller talking about Kalkbreite to the participants of the compare symposium

Source: 0500 project

Figure 7

Community and private sphere

Source: Neustart Schweiz

Figure 9

Migros cooperative

Source: Migros Genossenschafts Bund (MGB)

Figure 10

Coop bank

Source: The company Coop

Figure 11

Migros cooperative history

Source: Migros Genossenschafts Bund (MGB)

Figure 12

Migros cooperative self-service

Source: Migros Genossenschafts Bund (MGB)

Figure 13

Migros cooperative at the very beginning

Source: Migros Genossenschafts Bund (MGB)

Figure 14

The Guesthouse from the common square

Source: by author, Eth Alumni visit to Mehr Als Wohnen

Figure 15

View from the balcony of Guesthouse

Source: by author, Eth Alumni visit to Mehr Als Wohnen

Figure 16


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Brown Bag Lunch at ETH from Dr. Anthony Bounada-Fuchs with the subject
Affordable housing in the Global South - Experiences in market enablement in
Brazil and India
Discussion and knowledge exchange with Ms Maria Kalogeropoulou, Certified
Property Assessor and Valuer, Civil Engineer
Discussion with Constantina Theodorou, Architect Engineer, Co-op Building, Co-
hub Athens
Interview with Mr Y. Mamiatis, former Minister for the Environment, Energy and
Climate Change of Greece (2013-2015)
Interview with Mr L. Papagiannakis, Vice Mayor in Athens Municipality with
responsibilities for the matters of immigrants and refugees
Interview with Mr A. Tzepanitis, former cashier of Monastiraki’s area agricultural
cooperative
Interview with Ms Maria Vlahogianni, Certified Property Assessor and Valuer,
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